

The National Underwriter

LIFE INSURANCE EDITION

FRIDAY, JULY 11, 1930



HOME OF THE ILLINOIS LIFE

IN ADDITION to its value as property the Home Office of the Illinois Life possesses an intangible worth in the eyes of policyholders and company representatives. It has a purpose and meaning which cannot be expressed in terms of dollars and cents. This beautiful edifice, a fine specimen of the architect's technique, is a monument to thrift and industry, a symbol of protection, and the physical mark of an ideal.

During its years of operation the Illinois Life has gained and maintained a reputation of which it is admittedly proud. Prompt payment of claims, efficient service to policyholders, and fair dealing with its field representatives are features which have aided in the consistent, progressive growth of this company.

The symmetry and strength of Illinois Life is well expressed by the sturdy structure pictured here.

ILLINOIS LIFE INSURANCE CO.
Illinois Life Building CHICAGO 1212 Lake Shore Drive
RAYMOND W. STEVENS, President

CHECKING UP

Commercial institutions take inventory every once in a while to find out where they stand.

It may be well for Life Insurance companies to check up, frequently, to see where *they* stand.

Sixty-three years ago, the Annual Statement of The Northwestern Mutual Life Insurance Company contained the following:

It has been the aim of the managers to make this a model Life Insurance Company, founded on a proper basis and conducted on equitable principles; a truly mutual company managed by the members for the benefit of all, with such a system of business, that, while ample security shall be furnished, each member shall be able to obtain the particular kind of insurance he may prefer at its actual cost, and also be entitled at any time to his equitable share of the Company's funds. To this end they have profited by the experience of other companies, adopting real and avoiding specious or bungcombe improvements, and have also originated several new features adapted to accommodate members or promote equity among them. The rapid growth of the Company testifies that they have succeeded in good measure in their aims, while its plans have received high encomiums from several of the best insurance men in the country, and its marvelous success has attracted notice and congratulation in insurance circles everywhere.

In checking up on this statement, the Company's Trustees can find justification and satisfaction in the fact that this declaration could be as aptly applied to the Company in 1930 as it was in 1867.

THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY

Milwaukee, Wisconsin

The National Underwriter

LIFE INSURANCE EDITION

Thirty-Fourth Year No. 28

CHICAGO, CINCINNATI, NEW YORK AND SAN FRANCISCO, FRIDAY, JULY 11, 1930

\$3.00 Per Year, 15 Cents a Copy

New York City Slowing Down

Big General Agencies in the Metropolis Reflect Business Conditions

GAINS FOR JUNE FEW

Most Offices Show a Decrease for the Month and the Six Months Period

NEW YORK, July 10.—Life insurance production in New York City fell off sharply in most agencies in June, though some outstanding records were made, one agency setting a new record and jumping into the city lead from a consistent berth in fourth to seventh place. On the whole, business was notably depressed and the half year totals are, in most cases, well below last year's. Some offices reported very large written totals for the month, so that the paid totals for July may be more promising, though easy business is not anticipated in any office. New York is, perhaps, feeling the retarding market more than other sections, as it is closer to the financial market and central industrial field, where the depression has been at its worst.

McNamara Is Leader

J. C. McNamara, general agent of the Guardian Life, had the outstanding record, setting a new peak for the agency and leading all city agencies for June with a paid business of \$3,520,000. This five year old agency, after holding firmly in fourth to seventh place for a year, jumped into the lead in June with a 130 percent gain for the month and a 50 percent gain for the year to date. Its June total compares with \$1,501,369 last June and its half year total of \$15,003,000 compares with \$10,608,594 last year.

Julian S. Myrick of the Mutual Life was second with a paid total of \$3,226,889, compared with \$3,887,667 last June, his half year total being \$25,287,561, compared with \$26,803,591 last year. Mr. Myrick is still well in the lead for the year to date.

Hall Agency Gains

J. Elliott Hall of the Penn Mutual paid for \$2,911,468 in June compared with \$2,709,266, a gain of \$200,000 net, but an actual gain of well over \$1,000,000 in agency business, as his cancellation of the Thrift business this year took out \$5,000,000 for the half year. This has practically been made up by agency business, the half year total of \$18,735,040 comparing with \$20,983,217 last year, a net loss of \$2,000,000, but a net gain of \$3,000,000, discounting the thrift business loss.

The Keffer agency of the Aetna Life paid for \$2,613,500 in June, compared with \$3,503,450 last June and its half year total is \$20,251,795, compared with \$21,607,808 a year ago, though well

International Convention Speakers Are Announced

NEW YORK, July 10.—Speakers for the international convention of life underwriters, to be held at Toronto, Sept. 24-26, have been announced, showing a strong array of platform talent, with field problems and field viewpoints stressed. The speakers secured by the program committee, headed by Leon Gilbert Simon, for the National Association of Life Underwriters and J. G. Taylor for the Canadian association, represent both Canadian and American talent, from both head office and field ranks, though the latter is emphasized this year, to make it more nearly a gigantic sales congress. Topics and scheduled program features are not yet ready, but the list of those who will address the anticipated record attendance is completed with one exception, that to be announced later. The list given out this week by the two associations includes such men as Vice-president Kavanagh of the Metropolitan, Dr. John A. Stevenson of the Penn Mutual, Superintendent of Insurance Finlayson of Canada, John G. Lonsdale, president of the trust division of the American Bankers Association; A. N. Mitchell, general manager of the Canada Life, and a dozen other men eminent in the ranks of life insurance.

Field Men Featured

The complete list, in alphabetical order, is as follows:

R. C. Borden and A. C. Bussey, associate professors of public speaking, New York University.

Louis M. Crandall, special agent, New England Mutual Life, Norwich, Conn.

William F. Dineen, educational director, Mutual Life of New York, Chicago.

G. D. Finlayson, superintendent of insurance for Canada, Ottawa, Ont.

Clyde F. Gay, assistant superintendent of agencies, Aetna Life, Hartford.

Chas. C. Gilman, agent, National Life of Vermont, Boston.

Earl G. Manning, agent, John Hancock Mutual, Boston.

Dr. S. S. Huebner, dean, American College of Life Underwriters, Philadelphia.

Roger B. Hull, managing director, National Association of Life Underwriters.

James E. Kavanagh, second vice-president, Metropolitan Life.

L. N. L'Esperance, Imperial Life, Montreal.

J. J. Laddy, London Life, Saskatoon.

John G. Lonsdale, president, Trust Company Division American Bankers Association, New York.

above the \$15,723,747 of the first half of 1928.

John M. Fraser, general agent for the Connecticut Mutual, reports \$2,136,500 paid for in June, compared with \$1,761,000 last year, this 20 percent gain being one of the exceptions. The half year total for this agency was \$13,752,005, compared with \$16,464,250 last year.

Beers & DeLong of the Mutual Benefit paid for \$1,570,750, compared with \$2,520,000 last June, though this year a week was lost in the company's convention which was not held last year. Also, the office had a near record of written business, which will appear in the July total. Its business for the year to date is well ahead of last year, being \$17,364,000, compared with \$16,518,000.

A new entry in the million dollar class for the month and a new total for

A. N. Mitchell, general manager, Canada Life, Toronto.

John Morrell, associate manager, Equitable Life of New York, Chicago.

John A. Stevenson, manager, Penn Mutual Life, Philadelphia.

W. W. Swanson, Professor of Economics, University of Saskatchewan.

J. F. Weston, managing director, Imperial Life, Toronto.

Many Other Features

Some of the other features have been given out also. The Canadians have produced a "playlet" entitled—like the Convention Theme—"Life Underwriting: Yesterday, Today and Tomorrow," and will give a "private showing." Fred Gerred, C. L. U., of Toronto, is the author.

There will be a "Managers' Session," conducted and presided over by John Marshall Holcombe. The details of his program will be announced later.

There will be an "Open Forum," conducted by James Elton Bragg, of New York University.

There is a rumor of one feature: "Cabaret and Canada Dry," that would cost approximately ten dollars per head, if produced professionally on Broadway or Piccadilly. But it's included in the five dollar registration fee.

There are many "breakfasts" that are scheduled, from "Million Dollar" ones, to "Dutch."

All in all, an unusually attractive program will shortly be completely rounded, with Toronto as the attractive convention city, the Canadians as the generous hosts and the strong three day session of platform offerings, to warrant the record attendance which is expected for September.

the aggregate was the office of James P. Graham, Jr., of the Aetna Life, opened a year ago and writing \$1,250,000 in June.

Gains for Prudentiel

Prudential offices in the city all showed good gains for June, though only written figures were available. P. R. Garrison led with a written total of \$3,686,244, a considerable gain. His half year figures, on a paid basis, show \$13,596,000, compared with \$15,844,000 last year. The McNulty agency was next with \$2,300,000 written in June, a new record for this year old agency. In the first six months it has paid for over \$4,000,000. The Kakayonnis agency wrote \$1,800,000 in June, its paid total for the half year being \$8,000,000, compared with a 12-month total in 1929 of

(CONTINUED ON PAGE 8)

Reduce Talk and Get to Work

Charles W. Gold Advises Business People to Cut Down on Conversation

MORE ACTION IS NEEDED

President American Life Convention Makes Diagnosis of the Business Conditions of Today

Too much talking and not enough action! This recent diagnosis of the box-office ills of the motion picture industry applies to business generally in the opinion of Charles W. Gold, president of the American Life Convention, who believes that hard work is the best solution for the present depression that prevails throughout the country. He declares that the next quarter of the year will depend very largely on the application of American "push."

Mr. Gold bases his views of the immediate outlook for business on the experience of the Jefferson Standard Life of Greensboro, N. C., of which he is vice-president and treasurer and of the 140 other members of the American Life Convention.

Stop Conversation and Work

"If life insurance is a real barometer of business, the time has arrived to curb conversation and to produce," Mr. Gold said in discussing the outlook for July, August and September. "We have been talking and thinking too pessimistically. The general result has been that business has slumped when it should be accelerating. Business should think less of net results and more of gross. If we obtain the proper volume, the profits will take care of themselves. One of the decided drawbacks of the past six months has been too much false economy. In saving pennies we have lost dollars that could have been made by the proper application of brains and brawn.

No Cause for Alarm

"The fact that life insurance production slumped slightly in May and June is no cause for alarm. We must not forget that 1929 was the greatest year in the history of the industry. Notwithstanding that fact the amount of new business written during the first six months of this year was in excess of the same period last year. It was to be expected that the extraordinary pace set by the producing agents in the first four months, in the face of very adverse general conditions, was to be retarded temporarily and slacken somewhat. In many respects it was well that this let-up occurred when it did, for I am sure it will have a tendency to pep up the men in the field and cause renewed efforts on their part. The new business in July, August and Sep-

(CONTINUED ON PAGE 11)

Aetna Life Holds Regional Field Meetings This Month

RECORD LARGE ATTENDANCE

Elaborate Educational and Recreational Programs at Mackinac Island and Colorado Springs

Five hundred agents of the Aetna Life qualified this year to attend regional meetings being held this month, the second series of annual meetings of this kind provided by general agents with home office cooperation for field men who attain specified high sales records. Aetna men from every section of the United States and Canada are attending.

There are two meetings this year. One for eastern representatives took place at Mackinac Island, Mich., July 7-11. A second one for the west is to be held July 14-18 at Colorado Springs.

Elaborate Entertainment

Although the meetings are primarily a reward for superior salesmanship and an inducement to strive for a high minimum production annually, they provide splendid programs of recreation and entertainment. A trip to and from Mackinac Island was made by boat via the Great Lakes. Westerners will make a trip to Pike's Peak.

Emphasis is placed on business sessions intended to advance sales ability, knowledge of insurance and appreciation of the profession. The keynote this year is, "Stressing Organized Selling." All phases of the business including selling are discussed. Talks are made by outstanding agents, general agents and home office men, with open discussions.

Speakers Who Are Featured

Among home office officials to talk at these meetings are K. A. Luther, vice-president, who will give the opening and closing addresses; W. H. Dallas, assistant vice-president, who will talk on underwriting; Dr. P. M. Cort, associate medical director, who will talk on medical phases of underwriting, and J. E. Griffith, Jr., secretary group division, who will talk on group.

It is estimated that altogether over 600 Aetna representatives, general agents, and home office representatives will attend this year, over 100 more than last year.

Reinsures Sedalia Life

The American Savings Life of Kansas City has reinsured all the business of the Sedalia Life of Sedalia, Mo., as of June 30. The Missouri department has approved the transaction.

Trend Toward Visual Selling Is Recognized

In accord with the modern trend toward visual selling, the Life Payments Localized Number of The National Underwriter will be well illustrated, making it even more valuable aid in soliciting than in previous years. Last year a large company took advantage of securing a canvassing aid at a low price for its agents and ordered 3,000 copies of the Life Payments Localized Number. This year orders for extra copies are being received in large numbers and it is expected that there will be a great increase in the quantity of copies of the Life Payments Localized Number printed. The issue goes to press soon and all extra copy orders should be sent to the Chicago office of The National Underwriter immediately.

Jake Paralysis Claims Studied by the Bureau

During recent months life companies have been flooded with claims for disability benefits by persons afflicted with what is commonly called "jake paralysis," a condition resulting from the use of Jamaica ginger for beverage purposes for its intoxicating effect. In view of the widespread interest in this new malady the American Service Bureau of St. Louis has made a very thorough survey of paralysis resulting from Jamaica ginger and the results, published in pamphlet form, have been sent to the companies affiliated with the American Life Convention. The American Service Bureau serves only companies which are members of the convention.

Since Feb. 15, 1930, more than 4,100 cases of jake paralysis have been reported. These cases came from Mississippi, Georgia, Tennessee, Kentucky, Oklahoma, Indiana, Kansas, Missouri, Ohio, Massachusetts and Rhode Island. The survey points out that undoubtedly a large number of similar cases have not come to the attention of health authorities either because of the prominence of the people afflicted or through fear of prosecution under the prohibition laws.

Had Expert Cooperation

In its investigation of the disease the American Service Bureau secured a medical cross-section of 274 individual cases from Ohio, Indiana, Oklahoma, Tennessee, Missouri and Kansas. The clinical records of two major hospitals were available for the bureau and in its attempt to learn the toxic agent causing the malady it had the cooperation of chemists in three United States government laboratories, two state department of health laboratories and three state university laboratories. A number of physicians handling jake paralysis cases, two neurologists and a prominent pathologist also gave the results of their observations. The result is the most complete report of paralysis resulting from the use of Jamaica ginger yet compiled.

Withdrawn from Market

The report expresses the belief that the particular ginger that produced the paralysis cases has been withdrawn from the market and that very little, if any, has been sold during the past three months. However, it points out that it is possible that there is still a quantity of the same product in the hands of distributors and that fear, as a result of the wide publicity given the cases of

"jake" paralysis, has stopped the sale and usage as a beverage.

In all of the cases studied, the type of paralysis appeared to be identical, varying only in the severity of the affliction. The first symptom of the paralysis appeared from one to six weeks after the ginger had been consumed. This symptom was soreness and cramps in the calves of the legs. After a period varying from one to five days the pain in the calves disappeared almost entirely and the patients noticed difficulty in controlling the movement of their feet.

This difficulty progressed for a period of several days resulting in a flaccid type of paralysis of the feet and legs below the knees. In most cases the paralysis was so pronounced that the patients were confined to their beds. Some of the less severe cases were able to get about with crutches and a few with canes. The patients are seriously handicapped in their efforts to walk by the pronounced toe drop or foot drop that accompanies their affliction.

A few of the cases studied have shown a slight improvement, but most of them have shown no improvement. The severity of the paralysis in the cases studied does not vary directly with the amount of ginger consumed nor does the severity of the cases seem to be related to any cumulative effect of continual usage of ginger. Some of the more severe cases have consumed a relatively small amount, and some of the less severe cases have admitted being constant users of Jamaica ginger for a period as long as three years.

The doctors express the belief that the outlook is favorable for a complete recovery in the majority of cases though only a partial recovery in others, depending on severity of the affliction, age, etc.

Connecticut Receipts Hit the Million Mark

HARTFORD, July 10.—For the first time in the history of the Connecticut departments its annual income reached the million dollar mark for the fiscal year ended June 30. The exact amount collected was \$1,034,611, an excess of \$54,526 over the amount for the preceding 12 months. The largest item in the list of receipts was the tax on premiums which under the retaliatory law is the same as that imposed upon Connecticut companies by other states. This item contributed \$856,049, domestic offices paying \$764,037 and foreign institutions, \$92,011.

H. E. Baker Takes New Post

The National Reserve Life of Topeka has announced the promotion of Homer E. Baker to assistant to the president. Mr. Baker will have charge of numerous administrative duties in the home office. The position was created to take part of the executive load from the president and other officers and concentrate much work into a single office. Mr. Baker has been with the National Reserve five years and has had 24 years' life insurance experience.

Family Income Policy Has Caused a Notable Increase

Philip Burnet, president of the Continental American Life of Wilmington, Del., states that its new family income policy originated by the company has caused large gain in new business. Of the total new business representing a 60 percent increase to July 1, 57 percent was on this special form. Policies of this character continue to average nearly \$8,000, each of nominal face amount and more than \$16,000 of actual commuted value. President Burnet says that this policy has been adopted by more than 20 companies all over the country. Speaking further he said:

"Never before has a new plan of insurance received such instantaneous adoption and approval, both on the part of the public and the part of the insurance companies as well. The prediction of the experts that it would revolutionize life insurance is not only coming true, but coming true far more rapidly than anyone expected."

Commissioner Allin of Kentucky has granted permission to the Chicago National Life to discontinue writing life insurance in Kentucky. The permission was requested by the company.

Forty Northwestern Agents Write Over 100 Lives in Year

ALBRIGHT LEADS PRODUCTION

Emmett Cowell Wins Marathon Club Presidency With 263 Accepted Applications—Bernard Is Second

MILWAUKEE, July 10.—Forty agents qualified for the Marathon Club of the Northwestern Mutual Life, and will be given recognition at the annual meeting of the Association of Agents at the home office here July 21-23. Agents who have written insurance on 100 or more lives during the agents' year qualify for membership. Piling up the unusual total of 263 lives, Emmett Cowell of Red Bud, Ill., won the presidency of the Marathon club. Last year he was runner-up for the presidency with 179 lives.

The vice-president of the Marathon club this year is Frederick Bernard of Boston, Mass., who wrote insurance on 168 lives. A significant feature of Mr. Bernard's record is that it represents a considerable amount of fraternity endowment insurance, written on students of the Massachusetts Institute of Technology.

Fricke Comes Third

H. G. Fricke of Omaha, Neb., finished third by writing insurance on 158½ lives. During the 15 years in which the Marathon club has been in existence, Mr. Fricke has qualified for membership 13 times. Another unusual record is held by Herman Duval of New York City who has the distinction of a perfect record with the Marathon club, having qualified 15 times for this group. During the last year he reported insurance on 111½ lives.

For the first time in its history, a husband and wife, Fred and Grace Niederhauser of Vincennes, Ind., qualified for membership. This "partnership" paid for insurance on 203½ lives.

Albright Again High Man

Dr. C. E. Albright, Milwaukee, again wins the prize awarded for the largest amount of business. While the actual figure of Dr. Albright's production has not been announced, it is known that he has hung up another enviable record. Dr. Albright has a three-year average production rate in excess of \$3,125,000. His production during the past agent's year has shown a 6 percent increase over his average.

Victor M. Stamm of Milwaukee had the largest percentage increase in Class A, which is composed of agents whose rating equals or exceeds \$750,000. Mr. Stamm has an increase of 43 percent over his three-year average, but he was ineligible for the award, having won it in 1928.

Mage Shows 35 Percent Gain

The Class A award for this year goes to John R. Mage, with the W. K. Murphy agency of Los Angeles. He has an increase of over 35 percent over his previous three-year average.

The Class B award, where the average rating equals or exceeds \$500,000, was won by Harry Bilenkin of Dayton, O.

E. M. Lillis, of Erie, Pa., is the winner in Class C, made up of agents having a production of \$300,000 or more. Mr. Lillis won the Class D award last year.

Confer on Missouri State Life

A conference attended by insurance commissioners of Texas, Tennessee, California, Idaho, Iowa, Montana, Oklahoma, Oregon, South Dakota, Utah and Washington was held in St. Louis July 9 to pass on the examiners' report on the Missouri State Life.

Since the completion of the report, the company has filed formal objections to it, alleging incorrectness in certain phases. The commissioners will pass on these objections.

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Rockwell Talks at Quebec Meet

Addresses Home Life Men on Newer Type of Soliciting and Prospecting

OLD ORDER OUT OF DATE

Noted Educator Discusses Analytical and Selective Methods of Securing Prospects

QUEBEC, July 10.—Dr. Charles J. Rockwell of Chicago, famous lecturer and educator, director of the Rockwell School of Life Insurance and one of the editors of "The Insurance Salesman," addressed the convention of the Home Life of New York here July 9-10 on "Modern Prospecting Methods" and the changes that the new soliciting methods and new policy forms have made in the way to get and study sales opportunities. No longer will time-honored methods serve, if standardized sales talks are to be successfully used or special policy plans intelligently presented, he said. Sales success will be directly measured by the prospecting methods that precede the sales effort.

Refers to Good Old Days

"When our soliciting was done on the primitively simple theory that every one who could pay for and get life insurance was a prospect, no special preparation or case analysis was necessary," he said. "Prospecting was a very minor activity of salesmanship and was, at best, most casually done. Many good salesmen never did any—all they required was time and willingness to make a cold canvass. Policy forms were simple and adaptable to all uses, and presentation methods were dependent on the ingenuity of the moment and the alertness of the agent."

"Sales practice was as elementary as that of a 'five and ten' emporium—the goods were displayed, and the buyer took as much as he wanted of whatever he liked, and eventually did with it just what he pleased. With the change in life insurance selling methods and its presentation as specific service for specific purposes came special poli-

New Business and Gain in Force for First Six Months This Year

The semi-annual reports of life insurance companies showing the new paid business for the first six months of 1930 and the gains in force since Jan. 1 are given below. In some cases these figures are estimates. The figures are especially interesting in view of the fact that they may indicate the extent of lapsation due to the increasing number of policy loans made last fall after the market crash.

	New	Gain
	Business	In Force
King Mut., N. C.	500,000	250,000
Lafayette L. Ind.	2,182,654	646,844
Lamar	6,396,898	1,518,478
Lincoln National	126,880,512	50,713,468
Manufacturers	42,262,367	23,309,215
Mass. Mutual	160,000,000	90,000,000
Midland, Mo.	7,099,437	2,162,672
Missouri State	151,021,230	19,348,688
Modern	1,880,000	1,743,000
Monarch, Mass.	2,311,200	1,550,914
Mutual Trust	16,003,964	7,141,824
National, Vt.	4,172,621	671,093
Nat'l. Fid., K. C., Mo.	3,050,781	-126,501
Natl. Guardian	3,668,764	1,554,224
Natl. Standard	2,263,284	1,529,211
New England Mut.	72,550,000	36,007,000
New World	3,937,000	1,150,000
New York	538,079,800	300,000,000
Northern States O.	2,500,000	225,000
Northern States G.	225,000
Atlantic	16,082,517	7,439,642
Bankers Credit	5,020,214	2,767,117
Bankers Life, Neb.	8,420,524	3,661,478
Bankers Life, Ia.	58,000,000	17,000,000
Boston Mutual	14,052,164	2,366,914
Brooklyn Natl.	6,416,567	4,025,256
Bus. Men's Assur.	21,464,000	2,015,681
California State	7,372,762	669,000
Central States	8,422,523	1,416,833
Century, Ark...O.	368,060	67,566
Century, Ark...I.	1,709,162	222,712
Colorado	8,570,717	8,016,243
Columbus Mut.	11,706,385	6,151,075
Confederation	35,450,000	21,230,000
Connecticut Genl.	129,736,363	33,538,438
Connecticut Mut.	70,059,949	36,000,000
Crockett Mutual	2,029,000	2,133,000
Equitable, D. C. O.	2,868,875	1,335,772
Equitable, D. C. I.	6,944,583	1,153,704
Equitable of Ia.	42,000,000	20,000,000
Equitable, N. Y. O.	448,486,320	188,000,000
Equitable, N. Y. G.	91,169,970	92,000,000
Equitable, N. Y. T.	539,656,290	280,000,000
Farmers, Colo.	1,803,024	532,756
Girard, Pa.	3,219,120	213,072
Great American	1,520,000	900,000
Great National	2,790,188	1,605,587
Guaranty Income	2,143,800	1,852,500
Harvester Life	2,360,000	741,218
Home, N. Y.	29,760,178	9,915,001
Home Security	450,000	125,000
Imperial	19,777,591	8,678,669

*Ordinary only.

†Began business March 1, 1930.

cies to do this, and, lately, specific methods of presenting these services. Prospects must be classified by needs, today, or sales effort will be wasted or made to look ridiculous.

Discusses Modern Technique

"Modern prospecting systems are of two kinds, the analytical and the selective. Where any fullness of coverage is the objective the analytical method is used. This gives diversity to the service and is the basis for program building. But if a special service is to be presented in a standardized way, or a specially devised policy is to be offered, these must, presumably, apply to the prospect of the moment. Such prospects must be selected and grouped

in the light of the one particular service to be presented, for the moment ignoring any other needs they may have.

"To procure prospects of this type in ample numbers two things are important. The basic idea of the special service must be kept clearly in mind in judging the prospect material, the special type of situation it offers to correct, or the specific result it will achieve.

Find Them in Groups

"People of such social relationships will always be found as members of a group with others exposed to the common problem or desirous of a common purpose. It is not residence nor occupation which classifies them for us. It

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Plan Brilliant Hartford Affair

Host of Company Officials Helps Arrange for Commissioners' Convention

PROGRAM IS OUTLINED

Annual Meeting Sept. 8-13 Falls During 65th Anniversary Celebration of Department

HARTFORD, July 10.—The National Convention of Insurance Commissioners, which returns to Hartford for its annual sessions the week of Sept. 8 for the first time since 1919, will have a program of six days' duration which will allow visiting insurance commissioners and superintendents of all states and provinces of Canada opportunity to come into close contact with the modern development of insurance as represented by Hartford companies.

Substance of Program

The program will consist of two days of business sessions, with a special breakfast and a luncheon and two banquets, and four days of touring to historic spots in scenic New England.

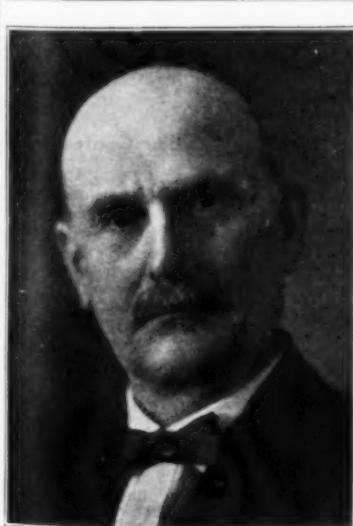
The annual Connecticut Day will be held Tuesday, Sept. 9, at which time visitors will have opportunity to see a model insurance day program. The convention comes to Hartford for its business session during the 65th anniversary of the Connecticut department.

Col. Dunham in Charge

General plans have been formulated by Col. Howard P. Dunham, president of the convention and Connecticut commissioner. They have been put in the hands of a committee of officials of Connecticut companies and organizations, and arrangements are now being made.

Two meetings of the presidents of Connecticut companies and representatives of the Connecticut Association of Insurance Agents and the Connecticut and Hartford chambers of commerce have been held at the call of William BroSmith, vice-president and general counsel Travelers, who probably has been attending commissioners' meetings (CONTINUED ON PAGE II)

HOME OFFICE MEN AT MINNESOTA MUTUAL CONVENTION



E. W. RANDALL
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Second Vice-President

**Home Office Conference
for Qualified New Men**

CONNECTICUT MUTUAL PLAN

**Company Gives Special Program for
the Benefit of Recent Additions
to Its Force**

HARTFORD, July 10.—The ninth home office conference for new representatives of the Connecticut Mutual started Tuesday. Thirty agents are present from all parts. The conference is under the direction of Thomas M. Stokes, educational director, assisted by members of the agency department and officials of the home office staff.

After a word of greeting from President James Lee Loomis, the guests were taken on an inspection trip of the home office.

A talk on the new disability benefits was given by Leslie R. Martin, followed by a discussion of the procedure followed in paying death and disability claims by B. W. Loveland. The company's financial background was discussed by Robert L. Fisher.

Larkin Discusses Underwriting

Wednesday's session was opened by a discussion of underwriting practices by Harold F. Larkin, vice-president. The remainder of the session was devoted to informal conferences whereby agents had an opportunity for intimate discussions of their problems with various members of the home office staff. "Medical Impairments" by Dr. Henry B. Rollins, "Conservation" by Paul L. Yeager, and "Policy Provisions" by Gladstone Marshall were subjects at the afternoon session.

H. M. Holderness, superintendent of agencies, extended the greetings of the agency department Thursday morning.

The remainder of the session was devoted to round table discussions of sales methods including prospecting, the approach, getting the interview, arousing interest, handling objections, creating desire and closing.

**Results of Systematic,
Careful Work Are Shown**

Paul A. Beam of North Manchester, Ind., an agent of the Equitable Life of New York, is a young college man. He stands among the leaders in number of cases paid for. Most of his prospects are secured from old policyholders. Of the 80 cases paid for up to June 1, 30 represent additional insurance placed with policyholders, 25 were recommended by clients and the rest were referred to him by his friends or discovered on cold canvass. The Equitable states that Mr. Beam plans carefully. A part of his work each day is the listing of at least 15 prospects on whom he is to call the following day.

Interesting Facts Given in Connecticut Report

HARTFORD, July 10.—The unprecedented demand for policy loans following the severe break in the stock market last fall is reflected in the statistics contained in the annual report of the Connecticut department which covers the business of 1929. The report was compiled from the annual statements of the 42 life companies which operated in Connecticut in 1929.

Policy loans in force in all companies increased \$337,171,983 over the previous year. This was a gain of almost 100 percent over the increase during the year ending Dec. 31, 1928, when the total gain was \$181,405,069.

The increase in the total policy loans of the Connecticut companies—Travelers, Aetna Life, Connecticut General, Connecticut Mutual, and Phoenix Mutual—was \$36,547,664 during 1929 over the previous year. This increase was more than double the gain for the year ending Dec. 31, 1928, when the rise amounted to \$16,326,336.

Increase in Business Shown

The life companies operating in Connecticut, including the Connecticut companies, issued a total of \$193,807,634 in new ordinary life insurance in the state during 1929, representing an increase over 1928 of \$15,878,067.

The Connecticut companies, however, wrote less business in Connecticut in 1929 than in 1928. They issued \$48,101,347 in ordinary life in 1929, as against a total of \$51,122,784 in 1928. On the other hand, the companies of other states increased their total of new ordinary from \$126,806,783 in 1928 to \$145,706,287 in 1929. The total of ordinary life insurance in force in Connecticut by all companies at the end of 1929 was \$1,206,614,111, an increase of \$96,690,879

**American Life, Detroit,
Plans Special Celebration**

The American Life of Detroit, one of the sterling western companies, which is moving along in a most commendable way, will celebrate the passage of the \$100,000,000 insurance in force milestone by a dinner at the Grosse Pointe Yacht Club, Detroit, Aug. 8, which Executive Vice-president Claris Adams designates in a modest way as "perhaps the most beautiful club house in America." James V. Barry, Metropolitan Life vice-president, who was insurance commissioner when the American Life was organized; Insurance Commissioner C. D. Livingston of Michigan, Governor Green of Michigan, Frank Blair, chairman of the Union Guardian Bank group of Detroit and a director of the American Life, will be the speakers. A number of company presidents are being invited to participate in the gala occasion with President Clarence L. Ayres and his associates. Mr. Ayres is a former president of the American Life Convention and Mr. Adams was

over 1928. Of this amount, \$334,831,819 was held by Connecticut companies.

The amount of group insurance issued in Connecticut during 1929 was \$68,656,406, an increase of \$2,851,755 over 1928. Of this total, \$39,447,399 was issued by Connecticut companies. The total amount of group insurance in force in all companies in Connecticut rose from \$176,945,369 to \$200,361,294, an increase of \$23,415,925 over 1928.

Industrial insurance written in Connecticut in 1929 totaled \$87,322,169, as compared with \$83,095,432 for 1928, while the industrial insurance in force increased from \$419,171,301 in 1928 to \$451,942,244 in 1929. No Connecticut company writes this class of business.

Highlights Are Shown

Highlights of the life and casualty report include the following:

Connecticut life companies wrote 24.82 percent of the ordinary life written in Connecticut during 1929.

They wrote 13.01 percent of the total ordinary life business written by the companies reporting to the department during 1929.

They had 12.82 percent of all the ordinary business in force as of Dec. 31, 1929, and 27.75 percent of all ordinary Connecticut business in force on that date.

They had 38.49 percent of the group insurance in force in companies reporting to the department as well as 73.30 percent of the group insurance in force in Connecticut.

The 42 companies reported a net gain in surplus of \$49,270,851, the gain for Connecticut companies being \$3,368,573. Only eight of the companies showed a decrease in surplus during the year.

**Southern Central Life
Made Excellent Start**

The Southern Central Life of Meridian, Miss., has been in operation four months. Floyd B. Powell, executive vice-president and general manager, finds that during that period \$939,800 was applied for, there being 375 applications. Of this amount some \$600,000 had checks attached to the applications. Mr. Powell states that nearly all the agents were newcomers in the business and got their training from the company. S. T. Hopkins, who has had considerable experience in life insurance work, has been made agency director of the Southern Central. Walter Hodges and Peter Vaughan, home office general agents, produced \$359,500 during the four months.

formerly manager. Therefore, some of the leaders in that organization will be present to pay their respects to these popular executives.

**College President Will
Be a Company Official**

DR. THOMAS JOINS NATIONAL

**Head of Rutgers University Becomes
Vice-President of This Fine Ver-
mont Company**

MONTPELIER, VT., July 10.—Dr. John M. Thomas, for the past four years president of Rutgers University, has resigned to accept the vice-presidency of the National Life of Vermont, succeeding the late Harry M. Cutler. Dr. Thomas is new to the life insurance field, but he has a long record of executive and administrative work, in addition to many years previously spent in the ministry.

Was Formerly in Ministry

He is 60 years old. A graduate of Middlebury College and the Union Theology Seminary, he spent his earlier years preaching, being pastor of the Presbyterian Church at East Orange, N. J., from 1892 to 1908. He then turned to university work, spending 22 years in the field of college administration, the past four as president of Rutgers. In the four years of his leadership at Rutgers, that institution has doubled its annual registration, now having 2,662 students, has doubled its income, now being \$1,501,000, and has increased its plant 50 percent to a valuation of \$3,720,000.

High Scholastic Standing

His scholastic and executive standing has been widely recognized and he holds honorary degrees from seven colleges. While new to active participation in life insurance, Dr. Thomas is somewhat familiar with its problems, as he has been a director of the National Life for 10 years. He has been a Vermonter during the summers and is at present spending the summer at his farm near Rutland, before taking on his new duties.

President Albert S. Brigham has been made chairman of the finance committee.

Bruce Whitney Is Dead

Bruce Whitney, 70, for 35 years manager of the Mutual Life of New York in Wisconsin and upper Michigan, until his retirement on Jan. 1, 1926, died at Columbia hospital, Milwaukee, July 8, after an illness of several months. Born in Buffalo, N. Y., Mr. Whitney entered the service of the company at Detroit in 1886 as an agent. He went to Milwaukee in 1893 when he was named office manager of the Wisconsin and upper Michigan division. Before that he had been manager of the branch at Peoria, Ill., for a few years.

Mr. Whitney retired on Jan. 1, 1926, and was succeeded by Gifford T. Vermillion as manager for Wisconsin and upper Michigan.

Has Novel Sales Contest

Martin E. Schryver, general agent of the Union Central for northern Illinois, with headquarters at Polo, is just winding up a novel sales contest among his agencies. The entire field force was split into two teams. The contest ran for two months from May 6. Mr. Schryver will shortly give a picnic for his agency force at the historic Pine State Park near Polo at which affair the losing team will wait on the tables. Mr. Schryver's agency is one of the oldest in Illinois. It was started by his father in 1872 and the present Mr. Schryver has ably expanded the business to a production of over \$750,000 per month.

Ralph Engelsman's book, "Making Sales Contacts," describes in detail the methods he has so successfully used in making and following up sales contacts. Price, \$2. Order from The National Underwriter.

TRUE • TO • THE • NAME • OF • LINCOLN

EVERY LINCOLN NATIONAL LIFE MAN FIGHTING FOR AND WINNING NEW 1930 RECORDS

IF NOT NOW UNDER CONTRACT
WRITE FORT WAYNE, INDIANA.

Mention
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Closeups on Minnesota Mutual Meeting

By LEVERING CARTWRIGHT

COLORADO SPRINGS, COLO., July 10.—Charles Simpson, North Dakota Minnesota Mutual general agent, is using a successful psychological approach among farmers. He described the process during the Minnesota Mutual's convention here. The system is for an agent to drive to a farm house at meal time and inquire if he might buy a meal there. After the meal, he should place a dollar at his plate. More than that Mr. Simpson said would make the farmer suspicious while less would produce the impression of niggardliness.

When the farmer utters mild protests at this payment, the agent should say, "My company insists that I pay for everything and by the way I work for a mighty fine company." Thereupon the agent is launched upon his sales talk under auspicious circumstances.

PAY FOR GETTING AGENTS

All hands went up when Vice-president Lacy asked the general agents if they favored a plan for rewarding agents who induce others to join the agency. The plan is to pay to any agent \$1 for each \$100 of the first year's paid for business of any agent secured by him. All general agents returned to their offices prepared to pay this bonus at the end of each month. This was heralded as one of the biggest steps the Minnesota field force has ever taken. Mr. Lacy predicted that it would be one of the cheapest and soundest forms of agency building.

Two anonymous contributions totaling \$50 were offered to the local agent who wins the most in the next year under this bonus plan. Current compensation for current effort is the great virtue of the plan, according to Mr. Lacy.

CONVENTION NOTES

John V. Hines, Sacramento, told the convention that 80 percent of his business is closed in his own office. This, he arranged by phoning the prospect just before the interview is scheduled in the prospect's office. "Would you do me the courtesy," Mr. Hines asks the prospect, "to come to my office for the interview. I am expecting a long distance

phone call." The advantage is that the interview is conducted in an "insurance atmosphere," according to Mr. Hines.

* * *

Vice-President Lacy announced that in the near future one day will be designated "Minnesota Mutual Day." The day will be selected by Chairman E. W. Randall and he will advise the general agents of the chosen day, upon which the manpower of the Minnesota Mutual will be tested. All business obtained that day will be phoned or wired to the home office in the evening.

* * *

In the convention prospectus was the Minnesota Mutual's convention history consisting of 15 former roundups starting at the home office in 1914. This list was amended by H. L. Muldrow, Norman, Okla., who recollected a convention in 1913 attended by seven general agents. The meeting was held in a corner office of the then home office. Of the seven, four still represent the company, A. O. Eliason, St. Paul; J. E. Sebastian, Nebraska; Mr. Muldrow and George C. Sheeks, South Dakota.

* * *

Three prizes of \$200 each were awarded to general agents who obtained other general agents for the Minnesota Mutual. S. R. Weems of Dallas was rewarded for securing the services of R. H. Pearson, Fort Worth. David O. Johnson, Texas, collected for bringing R. C. Lowe, southern supervisor to the company, while Roy V. Waln, Wyoming, participated in the prize money for winning C. L. Hoon, Denver.

* * *

Each conventioneer was provided with a handsome sweater of heather color upon which was attached the emblem of the Minnesota Mutual. This promoted the solidarity of the convention and stimulated the business of getting acquainted.

* * *

C. S. Willcox, Norfolk, Va., was official song leader and deflater. After each speaker had been presented with encomiums, Mr. Willcox undertook to debunk the introductory remarks with humorous comment. "Mr. Eliason," he said, "makes more money than President Hoover and less than Al Smith." "President Randall is a great believer in conservation. He has been matching pennies to conserve the company's assets," was another witticism.

* * *

On Tuesday afternoon the conventioners were guests of the company on a trip to Pike's Peak.

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Nearly everyone was affected by the altitude of Colorado Springs. The athletically inclined were exhausted after a trip around the golf course. Others reported a somewhat lethargic mental and physical condition.

* * *

John Boyle, of the Boyle & Boyle agency, Chicago, was called back to Illinois during the midst of the Colorado Springs session by the death of his brother-in-law, William O'Donnell, who is survived by a widow and nine children.

* * *

Eighteen wives attended the convention as guests of the Minnesota Mutual. In order to qualify his wife, a general agent was required to qualify other members of his agency, as well as attain a large production record.

* * *

John J. Holmes was christened the Will Rogers of the Minnesota Mutual by J. V. Hines of California. The baptism occurred after Mr. Holmes had delivered a salty and human speech with much natural humor. "I hear that Will Rogers makes two million a year," said Mr. Holmes in accepting the designation.

* * *

In stories of the convention in Denver and Colorado Spring newspapers Sam R. Weems was designated "Texas Millionaire." The reporters omitted the word "producer."

George W. Tunstall has been appointed district manager at Mobile, Ala., for the American Standard of Birmingham. He will have offices at 209-D First National Bank building.



A. O. ELIASON, St. Paul

A. O. Eliason, home office general agent of the Minnesota Mutual Life at St. Paul, and former president of the National Association of Life Underwriters, is a prominent figure at his company's agency convention at Colorado Springs this week. Mr. Eliason ranks high in the managerial forces.



FREDERICK WHITE

President of the White & Odell Agency, Inc., of Minnesota, N. L.'s home state agency, which passed the \$100,000,000 mark of insurance in force in June, 1930.

FRED WHITE LOOKS AHEAD

TWENTY-ONE and a half years ago Frederick White established a life insurance agency. He selected Northwestern National Life because he saw in its splendid directorate the backing that assured its success as a life insurance company. He believed that it would some day be one of the great life insurance companies of the country.

He made no mistake in selecting NWNL. Today the agency he founded has insurance in force of over \$100,000,000, nearly 30 per cent of the Company's total of insurance in force, which is approaching the \$350,000,000 mark. The importance of this accomplishment is more fully appreciated when one realizes that only 76 companies out of the 320 in the United States have as much as \$100,000,000 of insurance in force. The White & Odell Agency's production for the past nine months was in excess of \$18,000,000 — \$2,000,000 a month.

To have built a \$100,000,000 agency is a real achievement — possible only with a great company. But few companies can boast of such an agency. Many NWNL agencies are well on their way to the \$100,000,000 mark. The doorway to Opportunity opens wider every year.

NORTHWESTERN NATIONAL LIFE INSURANCE COMPANY

O. J. ARNOLD, PRESIDENT

STRONG — Minneapolis, Minn. — LIBERAL



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TO OPPORTUNITY



AN ARCHITECTURAL LANDMARK OF DIGNITY AND BEAUTY, this building is primarily an ideal workshop. Its 3,800 employees enjoy the maximum of good air, sunlight and quiet possible in the intense life of Manhattan, as well as 20th Century utilities and convenience that multiply human efficiency in the day's work.

NEW YORK LIFE INSURANCE COMPANY
MADISON SQUARE, NEW YORK, N. Y.
DARWIN P. KINGSLEY . . . President

NEWS ABOUT LIFE POLICIES

New Policies, Premium Rates, Dividends, Surrender Values, and all Changes in Policy Literature, Rate Books, etc. Supplementing the "Unique Manual-Digest" and "Little Gem," Published Annually in May and April respectively. PRICE, \$4.00 and \$2.00 respectively.

Brings Out Three New Forms

Mid-Continent Life Announces Endowment at 85, Income at 65 and Preferred Risk Policy

The Mid-Continent Life of Oklahoma City announces an endowment at age 85 series, which formerly was the ordinary life, and a new policy providing life income at age 65. The same rates, values and commission apply to the endowment at 85 as formerly applied to ordinary life, the only difference being the change in title. The income at 65 contract is a definite monthly income starting at that age and payable for 120 months certain, and thereafter for life of insured. Each \$1,000 applied for represents \$10 a month income at attained age.

Whenever cash value exceeds the face of the contract the greater amount will be paid in case of death. Commuted value at age 65 is \$1,279 for \$10 monthly income unit, irrespective of age of entry. The Mid-Continent also is getting out an ordinary life preferred risk policy issued in amounts not less than \$5,000 with a low premium and designed for large buyers of life insurance.

Pacific Mutual Life

Rules covering acceptance of commissioned army and navy officers have been liberalized by the Pacific Mutual Life. The former rating of \$2.50 per \$1,000 for life and endowment plans of more than 20 premiums has been cancelled and all forms except modified life and term are now acceptable at standard rates. Accidental total loss benefits are now permitted up to \$10,000 at a "B" rate instead of the prohibitive "F" rate. The limit allowed is now \$15,000 instead of \$5,000 and \$10,000 limit formerly observed, according to rank. The company's aviation questionnaire must be completed in connection with the application in every case. The Pacific Mutual has issued a new life application form which requires listing of all accident and health carried by applicant and also requires statement as to earnings if disability clause is applied for. This latter requirement always has applied on non-cancellable policies, but its inclusion in the life disability warranties is an innovation.

Sun Life of Baltimore

Through an error made in a recent edition of The National Underwriter the Sun Life of Canada was credited with offering a new optional child's policy. This should have been the Sun Life of Baltimore.

Guardian Life, N. Y.

The Guardian Life's new disability clause has a retroactive period of one year. The female rate is same as male rate but income is \$5 per \$1,000. Female clause cancelled on marriage or at age 55; minimum policy \$2,000.

The monthly disability rates follow:

Age	Ord.	Pay	End.	Yr.	Yr.	Yr.	Yr.	Yr.	Yr.	Yr.	Yr.
15	\$2.51	\$3.36	\$2.50	\$2.01	\$2.03	\$2.11					
20	2.83	3.64	2.83	2.31	2.32	2.50					
25	3.15	3.84	3.15	2.57	2.63	2.94					
30	3.53	4.05	3.53	2.93	3.07	3.56					
35	4.05	4.29	4.05	3.50	3.74	4.11					
40	4.71	4.57	4.72	4.40	4.78	4.79					
45	5.59	5.54	5.59	5.72	5.77	5.64					
50	6.74	6.77	6.75	7.10	6.97	...					
55	8.32	8.38	8.33	8.81	8.54	...					

Great Republic Life

The Great Republic Life has adopted new standard permanent total disability provisions. The new clause does not contain the marriage restriction for women and rates for women are only 1½ times those for men. Disability coverage for women will be written to age 45, with protection extended to age 50.

The company will continue to write small amounts on housewives.

The Great Republic is publishing a new rate book and as it will not be ready for distribution until July 15, it has been decided to make the new disability rates effective as of this date business being accepted on basis of the old rates until then.

John Hancock Mutual Life

The John Hancock's new disability clause contains a retroactive period of one year. Female rates are the same as for men but income is \$5 and clause ceases at 55.

The monthly income disability rates follow:

Age	Pref.	End.	20	Pay	20	Yr.	30	Yr.	End.
15	\$	\$2.57	\$3.42	\$2.08	\$2.08	\$2.1			
20	2.86	2.90	3.71	2.40	2.40	2.5			
25	3.18	3.23	3.93	2.73	2.73	3.0			
30	3.58	3.64	4.15	3.19	3.19	3.6			
35	4.09	4.18	4.41	3.91	3.91	4.2			
40	4.77	4.89	4.73	4.99	4.99	4.9			
45	5.66	5.83	5.77	6.05	6.05	5.8			
50	6.84	7.07	7.09	7.35	7.35	7.1			
55	8.44	8.80	8.85	9.04	9.04	9.0			

Berkshire Life

The Berkshire Life's new disability clause has a retroactive period of one year. Female rates same as men but clause expires at age 55 and the monthly income is \$5.

The monthly income disability rates follow:

Age	Pref.	Whole	15	20	Yr.	Yr.	End.
20	\$10,000	at 85	Pay	End.	Yr.	Yr.	End.
25	\$30.00	\$3.05	\$3.94	\$2.24	\$2.49	\$3.06	
30	33.40	3.40	4.16	2.77	2.83	3.1	
35	37.50	3.83	4.38	3.15	3.31	3.8	
40	42.80	4.38	4.64	3.78	4.05	4.4	
45	49.90	5.12	4.95	4.76	5.18	5.2	
50	59.00	6.08	6.02	6.20	6.27	6.2	
55	71.00	7.34	7.36	7.73	7.59	7.7	
	87.40	9.07	9.13	9.60	9.30	10.0	

New England Mutual Life

The New England Mutual Life's disability clause has a retroactive period of one year. Female rates same as men but income is \$5 and clause ceases at 55 or at marriage.

The monthly income disability rates follow:

Age	Ord.	15	20	20	30	Yr.	Yr.	Yr.	Yr.	Yr.	Yr.
15	\$2.75	\$4.35	\$3.65	\$2.20	\$2.30	\$2.75					
20	3.10	4.70	3.95	2.50	2.70	3.10					
25	3.45	4.95	4.20	2.85	3.20	3.45					
30	3.85	5.20	4.40	3.35	3.90	3.9					
35	4.40	5.40	4.65	4.10	4.50	4.5					
40	5.15	5.65	5.00	5.20	5.25	5.25					
45	6.15	5.90	6.05	6.30	6.20	6.30					
50	7.40	7.35	7.40	7.65	7.45	7.73					
55	9.15	9.30	9.20	9.40	...	10.0					

Home Life, N. Y.

A retroactive period of one year is provided in the new disability clause of the Home Life of New York. The female clause cancelled on marriage.

The new monthly income disability rates follow:

Age	Pref.	Whole	15	20	20	Pay	20	Yr.	Yr.	Yr.	Yr.
15	\$	at 85	\$2.68	\$3.58	\$3.58		\$1.74				
20	2.95	3.00	3.86	1.92	1.92						
25	3.29	3.35	4.09	2.11	2.11						
30	3.70	3.78	4.31	2.40	2.40						
35	4.23	4.33	4.58	2.92	2.92						
40	4.93	5.06	4.91	3.75	3.75						
45	5.84	6.03	5.99	5.30	5.30						
50	7.05	7.31	7.34	6.93	6.93						
55	8.68	9.06	9.13	8.90	8.90						

New York City

Slowing Down

(CONTINUED FROM PAGE 3)

\$6,250,000, or a gain of at least 150 percent.

The metropolitan agencies for the Equitable Life of New York showed a slight decrease for June, the exact figures not being available yet, but they are still well ahead for the half year, having paid for \$145,500,000 in the six months, nearly \$4,000,000 ahead of 1929.

NEWS OF THE COMPANIES

All Previous Records Broken

Union Central Life Hit a Strong Pace During June With \$30,431,408 Applied For

The Union Central Life in its June business outstripped all previous records showing \$30,431,408 in applications. This is \$3,200,000 ahead of the best previous mark. The J. P. Devine home office agency wrote \$2,331,419 and paid for \$1,200,000. The C. B. Knight agency in New York led with \$7,000,000 and a total of 510 applications. Second came the Los Angeles agency under Roy H. Heartman with more than \$2,500,000 applied for. The Houston general agency under E. D. Shepherd paid for over \$1,000,000 with 100 applications. Cleveland came next under William McPheeters, getting in the million dollar class. Chicago was sixth with \$1,000,000. Russell S. King of Indianapolis came across with \$900,000.

Provident Mutual Has Record Month With a 29 Percent Gain

Exceeding its best previous production by over \$4,000,000, the Provident Mutual Life issued \$19,418,000 of new insurance in June. This is a gain of more than 29 percent over June, 1928, the previous record month in its history.

The record is mainly due to a special drive for disability coverage in connection with life insurance in honor of President Asa S. Wing.

The Provident has now obtained its first billion of life insurance in force. The paid-for business in June was also abnormally large, being the largest June in history. A total of \$3,453,000 of paid-for business on June 30 brought the total for the month up to \$13,303,000.

Central Life, Illinois

Rival agency armies of the Central Life of Illinois declared "war" in June, the "Reds" under "General" L. S. Broadbudd, manager of the home office agency, and the "Blues" commanded by "General" Ralph W. Horn, regional director for Michigan. R. E. Irish, vice-president, functioned as "Secretary of War." The goal was \$3,000,000, which was exceeded by over \$200,000, breaking all monthly records by \$450,000. During the month, \$492,000 was produced on President's Day, June 20,

President Alfred MacArthur's birthday—and the third week of the war was the company's first million dollar week.

There was intense rivalry, and the "Reds" won by a small margin. For the first half year the company shows considerable increases, submitted production being \$12,878,000, an increase of \$5,000,000, and paid-for well over \$2,000,000 ahead of the same period last year.

Companies Change Charters

Changes in charter of the Lincoln Health & Accident, increasing capital from \$50,000 to \$200,000 and changing the name to the Lincoln Life & Accident, and of the Tulsa Life increasing capital from \$50,000 to \$250,000, have been approved by Commissioner Read of Oklahoma. The changes are to permit the two Oklahoma companies to go on a legal reserve basis.

Southern States Life

The quota in the Southern States Life's Albritton month contest was exceeded by \$250,000, \$2,754,491 in business having been paid for. This was the largest month in the past two years excepting December, 1929. First prize went to Carl T. Prause of Charleston, S. C.

Judea Life, New York

Louis Lipsky has been elected president of the Judea Life. He formerly was president of the Zionist Organization of America. Other officers are: Vice-presidents, Irving Rosenzweig, Bernard S. Deutsch and M. D. Mossesohn; secretary, David Freiberger and treasurer, Morris Weinberg. Mr. Rosenzweig is a financier, Mr. Deutsch is president of the American Jewish Congress and of the Bronx County (N. Y.) Bar Association. Mr. Mossesohn is publisher of the "Jewish Tribune" and president of the United Women's Wear League of America. Mr. Freiberger is a lawyer and Mr. Weinberg a banker.

Pyramid Life, Little Rock

The field club of the Pyramid Life of Little Rock will pitch tents for an old time camp hunt down in the Mississippi bottoms in southeastern Arkansas the first week in November, V. L. Thompson, agency manager, announces. Mr. Thompson does not guarantee it, but he hopes that a 10-point buck or two will show themselves long enough for his men to get a snap shot. There will be hounds and horses and probably some fishing.

Medical Examination Made in a Taxicab

People are living in a swift age. D. H. Ward of the Union Central Life New York City agency had an executive closed and an appointment was made for the medical examination at Broadway and 31st street at 2 p. m. The doctor did not show up and at 2:15 o'clock the executive stated that he had to catch the Century at 2:45 and that he would therefore not be examined until he returned in two weeks. Just at this time the doctor walked in. The blood pressure band was in place and six minutes later all three were going down the elevator. The examination was made en route as the taxicab went to the Grand Central station. The prospect had applied for \$25,000 endowment at age 85. The policy was issued.

Mortality Continues at Record Low Mark

NEW YORK, July 10.—Mortality, as reported by the Metropolitan Life from its 19,000,000 industrial policy-holders, continues to set new low records this year, the May report, just given out, showing a new low death rate for that month and bringing the cumulative death rate for the year to a new low for all time. For the five months the death rate is 12 percent below last year. In May the death rate of 8.7 per 1,000 compares with a previous low, last year, of 9 for that month. This record healthy state is in evidence in all sections of the country and in most classifications, though especially in such items as tuberculosis, diphtheria and influenza. Suicides, homicides and automobile accidents are again the outstanding weak spots, all showing increases for May and for the year to date.

Every **life underwriter** should subscribe for a personal copy of The National Underwriter.

A Great Mid-Western Institution

Dedicated to unsurpassed service in everything pertaining to the business of Life Insurance.

And that, among many other things, includes, for the Agent:

An annual vacation convention—two years ago a seven day cruise of the Great Lakes; last year Yellowstone Park; this year a "return" to Colorado's beautiful Troutdale-in-the-Pines, affording the opportunity of intimate and helpful contact with the Company's managing Officers and with ones fellow field workers.

We need more representatives, and invite your correspondence.



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President Vice-President
FRANK B. JACOBSHAGEN, Secretary

Wichita, Kansas

"Policies That Protect"

Child Fatality Ratio Is Lower in Auto Accidents

Although a steady increase in automobile fatalities has persisted, one redeeming feature of the national accident record is a decline in the ratio of child fatalities, it is reported by the national conference on street and highway safety. This decline has been marked in the period 1922-1928 and is attributed largely to safety education in public schools and elsewhere. Schoolboys' safety patrols are commended for effective work.

Between 1922 and 1928 total automobile accident fatalities increased 82.2 percent but fatalities among children under 15 years of age increased only 22.9 percent. Fatalities among persons over 15 increased 106.9 percent. There were 4,023 child fatalities in 1922, 4,285 in 1923, 4,578 in 1924, 4,766 in 1925, 4,869 in 1926, 5,110 in 1927 and 4,943 in 1928, but there were 9,653 persons over 15 killed by autos in 1922, 12,166 in 1923, 12,968 in 1924, 14,888 in 1925, 16,145 in 1926, 18,066 in 1927 and 19,968 in 1928.

It is noted that there were 10,000 school boy patrols in 800 cities and towns last year, composed of 175,000 boys who guided 2,500,000 children

across the streets. Children and their parents are advised as to the safest routes to and from schools and in the higher grades children are instructed in the perils of "hitching" to vehicles, of roller skating in the streets, running after balls, darting from behind street cars, automobiles, etc.

State Life of Indiana Convention

More than 200 delegates of the State Life of Indiana attended the annual \$100,000, \$200,000 and \$500,000 Clubs' convention in Glenwood Springs, Colo. Robert E. Sweeney, vice-president and agency manager, presided. The new "man power" program of the company was one of the principal topics of discussion and details of the educational course, which has just been inaugurated, were given. The new "home protection" policy was also explained and the new disability clause discussed.

The ten company leaders who were specially honored at the convention were: S. J. Rosenblatt, Illinois; A. Leslie Aron, California; James H. Shively, Texas; Roy LeGraw, Georgia; A. W. Burnside, Texas; E. E. Nelson, California; Wade A. Holman, Texas; Matt M. Adler, California; A. D. McMichael, Texas, and Ira Homer, California.

National Association Sets a New Record

NEW YORK, July 10.—Wires were busy this week carrying about the country congratulations on the membership achievement of the National Association of Life Underwriters. The year closed June 30 and on that date there were 18,415 paid members—a new record, 232 above the previous record in 1929. This had not been expected, as the natural losses from previous drives and the current tightening of money had aroused fears that a slight loss would be shown. A wind-up drive by Roger B. Hull, managing director, and M. L. Hoffman, assistant manager, netted 2,000 in the last month and President S. T. Whatley thus closes his administration with a record organization under him.

Many excellent records were made, one of the best being by Indianapolis, which increased its membership from 156 to 527, a gain of 371 or 250 percent. Kansas City nearly doubled its group, jumping from 136 to 244, a gain of 108. New York showed a gain of 215, from 1,376 to 1,591. Pittsburgh gained 203, from 692 to 895. Chicago gained 199, from 547 to 746.

Egyptian Lore and Life Insurance Fail to Mix

LANSING, MICH., July 10.—The "Ancient Order of Temple Builders," a cult which paid more attention to ancient Egyptian lore than to modern insurance laws thereby running afoul of the Michigan insurance department, has been exposed in Detroit and warrants for several of the ring-leaders have been issued.

A \$500 life insurance policy was proffered as inducement to prospective "students," along with choice tidbits of oriental erudition for \$100 fee. The company in which the insurance was to be placed is not licensed in Michigan and none of the leaders of the society was a licensed agent.

Warrants have been issued for William Estep, or Epstein, his wife, Dora L. Fillinger, Florence E. Socall, Bascom W. Maxwell, and for Walter H. Crafts. Crafts is the only one taken into custody so far.

Prudential's Mortgage Loans

Real estate mortgage loans made by the Prudential the first six months amounted to \$84,911,633. There were 8,384 dwelling loans for \$46,208,203 and 392 apartment loans for \$7,720,600. Farm loans totalled 2,863 for \$14,487,924, a marked increase over the first six months of 1929, when 1,876 farm loans were made for \$9,416,901.

Shenandoah Life's Progress

The Shenandoah Life of Roanoke, Va., has passed the \$100,000,000 mark in insurance in force, its record as of June 30 showing \$102,818,167. The company has achieved this in 14 years and five months without taking over the business of any other company. It started with a surplus of \$375,000 and now has over \$500,000.

Wright to Give Address

John Howie Wright, editor of "Postage and the Mail Bag," has accepted an invitation to speak at the life group session in connection with the annual meeting of the Insurance Advertising Conference at Milwaukee, Sept. 28-Oct. 1. Mr. Wright addressed the conference about five years ago.

Henderson Made Supervisor

E. E. Henderson, for two years general agent at Los Angeles for the Columbian National Life, has resigned to become field supervisor for the Pacific Mutual with headquarters in Chicago. From 1923 to 1928 Mr. Henderson was a member of the home office agency staff in Los Angeles of the Pacific Mutual. Previously he was sales representative of the Pillsbury company for ten years. He was immediately successful in life insurance, qualifying regularly as a member of the Big Tree Club and also of the app-a-week club of the agency. He will spend a few weeks at the home office before assuming his new duties. Mr. Henderson has been active in the Life Underwriters Association of Los Angeles, serving for two years as chairman of the entertainment committee. He is the second supervisor named by the company at Chicago, Frank D. Cummings having been appointed recently.

Hall Agency Outing

The entire agency organization of the J. Elliott Hall agency of the Penn Mutual in downtown New York, with a number of guests enjoyed a day's outing Thursday as guests of Mr. Hall on his farm at Morristown, in the highlands of New Jersey. Several company officers were present from the home office to join in the festivities of the day.

THANKS To the Continental American Life

THE MINNESOTA MUTUAL LIFE INSURANCE COMPANY OF SAINT PAUL

Following a long established practice of giving to its splendid Field Force everything to sell that is good in Profit-sharing Life Insurance—ANNOUNCES

THE FAMILY INCOME BOND

Which provides on \$10,000 of Insurance, a Monthly Income of \$100 for either 10 or 20 years with full face amount payable at the end of either period. For illustration—age 25—

1. A CLEAN-UP Fund is provided through the yearly dividends—which purchase without examination, one year term insurance. Amount payable for instance in event of death the first month of second year, on present dividend scale*.....	\$ 3,044
2. \$100 MONTHLY INCOME for 19 years (228 months). 22,800	
3. Surplus interest of 1½% for 19 years*.....	2,850
4. Face Amount—which could still be left under the income options—present interest rate 5%*.....	10,000
TOTAL	\$38,694

Total Disability and Double Accident Benefits optional.

*Based on Present Dividend Scale and Interest Rate. Not Guaranteed.

Business for 1930—Our Fiftieth Anniversary—Continues showing splendid increases over 1929. The total from January through May will be an increase over last year of over 65%.

AS SEEN FROM NEW YORK

By C. C. NASH, Jr.
(Nash of the National)

GRAHAM REPEATS FEAT

James P. Graham, Jr., general agent for the Aetna Life in downtown New York, is repeating his Brooklyn experience in his new office, his June total of new business being \$1,250,000, in an office just a year old. When Mr. Graham was called from the Brooklyn office a year ago to take the new downtown office at 165 Broadway, he had just securely put the office across the river on the million a month basis in similarly rapid order. Since he took the Manhattan post, much has been heard from him about town, but little about activities, but it now appears that he was quietly building to achieve another million-dollar agency on this side of the river. Incidentally, he qualified three men for the company's convention at Mackinac Island this week.

COMMITTEE HEADS NAMED

Leon Gilbert Simon, president of the New York Life Underwriters Association, has completed the committee slate for the coming year, with a strong directorate thus grouped about him for

the year's work as follows: Committee on business conduct, Mervin L. Lane, Home Life; sales congress and banquet, Robert L. Jones, State Mutual Life; educational, Edward J. Sisley, Travelers; budget, Harry E. Morrow, Penn Mutual; membership, Theodore M. Riehle, Equitable Life of New York; law and legislation, Julian S. Myrick, Mutual Life of New York; national convention, Gustav C. Wuerth, Penn Mutual; entertainment, John M. Fraser, Connecticut Mutual; underwriting fund, William R. Collins, Travelers; cooperation with trust companies, Graham C. Wells, Provident Mutual; conservation, Walter E. Barton, Union Central; reception, James P. Graham, Jr., Aetna Life; company relations, George A. Kederich, New York Life; complaint, Russell M. Simons, Home Life; institutional advertising, Frank J. Mulligan, Guardian Life.

MCNULTY STEPS UP

John A. McNulty, ordinary manager in the Times Square uptown New York agency of the Prudential, scored heavily

in June, stepping well up in the company's ranks, possibly in third place. The company's figures have not yet been given out, but the preliminary figures indicate that this agency, just past one year old, has stepped up from the seventh place into which it sprang a few months ago. Written business in the agency was \$2,300,000.

* * *

INTERESTING CUT IN COSTS

One of the interesting features of the Prudential announcement of new rates for most policy forms is the fact that the new schedule enables the agents to offer a combination of life insurance and disability coverage at slightly less than the old combined rates, despite the increase in disability rates. The net cost readjustment will make some difference, but the initial cost is thus brought to a lower figure than heretofore on all but the modified forms, thus offsetting the sales resistance of increased disability.

* * *

JOHN FRASER IN OFFICE

John M. Fraser has taken over the reins of office as general agent in New York for the Connecticut Mutual Life, succeeding his brother, Peter M. Fraser, who celebrated the same week by assuming a vice-presidency of the company at the home office. John Fraser is not new to the office or the business,

Takes New Office



JOHN M. FRASER

John M. Fraser has now taken over the management of the Connecticut Mutual's life general agency in New York of which his brother, P. M. Fraser, was formerly the chief. Peter M. is now vice-president and has gone to Hartford to reside.

having been associate general agent with his brother for the past year as prior to that was agency supervisor for several years. He has been a large personal producer, at one time leading the company's forces. Formerly a silk salesman, he entered the life business after the war, under his brother, that tutelage putting him to the fore as a producer in a few years, so that he won the company's Chase Cup as leader in 1922. Since then he has been active both in the agency, aiding his brother in building the company's leading unit and in the fraternity at large, for many years one of the active figures in association work locally. As a pace to set for the office, one of his first moves was to announce a large gain in June business, \$2,136,500, compared with \$1,761,000 last June.

* * *

MANAGERS AT OUTING

Several notables were among the guests at the annual golf tournament and outing of the board of managers of the metropolitan district of the Equitable Life of New York, held at the Englewood Country Club in Jersey City. The managers were guests of Sheppard Homans at the club and included among them were President T. I. Parkinson, Vice-president Frank L. Jones, Second Vice-presidents Klingman and Parsons, Superintendent of Agencies H. C. Nolling and S. L. Rothafel, better known to radio audiences as "Roxy."

* * *

WEPPLER JOINS GARRISON

P. R. Garrison, ordinary manager of the Prudential in downtown New York, has augmented his agency organization by the appointment of Charles J. Weppeler as assistant manager. Mr. Weppeler has been in the business for 20 years, first with the Metropolitan Life and later for 10 years with Perez Huff, where he was manager for the Travelers. With a background of home office training, field work and agency organization work, Mr. Weppeler will be an important addition to the office. Mr. Garrison reported a good June in the face of slow business generally, writing \$3,686,244, a considerable gain over last June.

Ontario Equitable Convention

The eastern convention of the Ontario Equitable Life & Accident Co. of Waterloo, Ont., will be held in Ottawa July 31-Aug. 1.

SENTINELS WANTED

AT \$2,500 to \$5,000 A YEAR AND UP
BY

THE SENTINEL LIFE INSURANCE COMPANY

A few exceptional openings for District Managers and Assistant Managers in our new READY MONEY POLICY Department in cities of 5,000 or more in Missouri, Kansas, Oklahoma, Texas and Arkansas.

The instant success of all our men with this new READY MONEY POLICY is amazing! It is not an industrial, yet sells on the monthly plan. Therefore, industrial experience is desirable. (No lapse charges!)

Seize this opportunity to handle this fast-selling, small sized, old line legal reserve policy—and also our excellent line of conventional life forms and non-can and other disability forms.

For full details write direct to

L. L. ADAMS, PRESIDENT

THE SENTINEL LIFE INSURANCE COMPANY
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GAINING AT THE RATE OF A MILLION A MONTH

WANTED— A MAN!

Possessing the following qualifications:
AGE 35 or over, seasoned and a producer.
THREE years of life insurance experience.
Must be personally acquainted with at least 25 life agents.

TO HIM— WE OFFER

- The Highest commission for low cost participating insurance.
- The services of an experienced field man, to help him in the field, appointing sub-agents, giving sales helps and to "PUT HIM OVER"

Over \$125,000,000 in Force

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Just glance over this list:

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Non-Participating	Child's Educational	Low Cost Term
Sub-Standard	Juvenile Policies	Double Indemnity
Preferred Risk	6% Guaranteed	Disability Income
Pay-Roll Deduction	Income	Premium Waiver
Monthly Premium	Life Income	Retirement
	Age Limits:	Income
	1 Day to 65 Years	

Ask for further information

JEFFERSON STANDARD LIFE INSURANCE COMPANY

JULIAN PRICE
President

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North Carolina

MORE THAN 365 MILLIONS IN FORCE

OPPORTUNITY BECKONS

Men of ability and character who are willing to give all they have to the organization and development of territory in the services of the

SPRINGFIELD LIFE

who are ambitious to enlarge their personal income, are invited to get in touch with us.

All Standard Policies Written

\$1.00 A MONTH

Buys regular Old Line Ordinary Life Insurance for both children and adults.

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Send your inquiry direct to
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THE NATIONAL UNDERWRITER

LIFE INSURANCE EDITION

Published every Friday by THE NATIONAL UNDERWRITER COMPANY, Chicago, Cincinnati and New York. EDWARD J. WOHLGEMUTH, President; JOHN F. WOHLGEMUTH, Secretary; HOWARD J. BURRIDGE, Vice-President and General Manager; NORA VINCENT PAUL, Vice-President; WILLIAM A. SCANLON, GEORGE C. ROEDING and O. E. SCHWARTZ Associate Managers

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CINCINNATI OFFICE, 420 E. Fourth St., Telephone Main 5781, RALPH E. RICHMAN, Manager.
ABNER THORP, JR., Director Life Insurance Service Dept.

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SOUTHEASTERN OFFICE—ATLANTA, GA.
1517 First National Bank Building
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SOUTHWESTERN OFFICE—DALLAS, TEX.
515 Marvin Bldg., Tel. 2-6570
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Entered as Second-class Matter June 9, 1900, at Post Office at Chicago, Ill., Under Act, March 3, 1879

Subscription Price \$3.00 a year; in Canada, \$4.00 a year. Single Copies 15 cents.
In Combination with The National Underwriter Fire and Casualty, \$5.50 a year; Canada \$7.50

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PERSONAL SIDE OF BUSINESS

James Lee Loomis, president of the Connecticut Mutual Life, presided at an informal dinner at Hartford in honor of Peter MacGregor Fraser, newly elected vice-president. Mr. Fraser for many years has been the company's leading general agent. Guests were present from all the other Hartford life companies, with officers and directors of the Connecticut Mutual, as follows: Aetna Life, K. A. Luther, J. H. Brewster, Jr.; Travelers, L. Edmund Zacher, H. H. Armstrong, Col. J. L. Howard; Phoenix Mutual, A. A. Welch, M. C. Terrill; Connecticut General, R. W. Huntington, Walter I. King, George E. Bulkley.

Officers of the Connecticut Mutual at the dinner were: James Lee Loomis, F. Larkin, J. H. Greene, H. N. Chandler, H. H. Steiner, H. Searle, H. M. Holderness, Dr. Wm. B. Smith, Dr. Charles D. Alton, T. K. Dodd, C. P. Carter, H. H. White, R. L. Fisher, L. R. Martin, A. M. Hills, Henry I. B. Rice, Wm. P. Barber, Jr., Gladstone Marshall, B. W. Loveland, F. S. Forbes, John J. Scott, E. C. Sparver and Harvey Goodwin.

James M. Colomb has been elected a director of Godchaux & Mayer, New Orleans Home Life of New York general agency, in recognition of his services as agent. For 18 months Mr. Colomb has ranked second in production in the entire agency force of the Home Life.

Frank E. Petrie, associate general agent of the Mutual Trust Life of Chicago at Milwaukee, died there of heart disease following an illness of eight months. He was a brother of General Agent Victor F. Petrie of the company in that city. He had been a linotype operator, then editor, and entered insurance with the Travelers at Wausau, Wis., setting a record for personal production over a five-year period.

Miss Marion H. McClench of the Massachusetts Mutual Life at Detroit is featured in the Chicago papers this week. She is president of the National Federation of Business & Professional Women's Clubs, which held its annual meeting in that city. Miss McClench is well versed in life insurance. She has made a big success in the work. After graduating from college she took up life insurance work at the time her father, the late W. W. McClench, was president of the Massachusetts Mutual.

Miss Blanche Tabor, who has been serving as cashier of the San Francisco office of the Home Life of New York, has been able in addition to her regular duties to qualify as a delegate to the company's convention this week at Quebec. Miss Tabor qualified for the honor roll the past nine months and upon her return from Quebec she will resign as cashier and devote her entire time to personal production.

James S. Summers, president of the Surety Life of Kansas City, has been elected president of the newly formed Civitan Club there. Mr. Summers also was recently appointed consulting attorney for the Missouri Pacific Railroad.

A. R. Talbot, head consul for the Modern Woodmen of America, has been operated upon twice in recent weeks at a Chicago hospital, where he is slowly recovering. Mr. Talbot was a director of the society for a number of years, and became its head 26 years ago. His residence is in Lincoln, Neb., where he was a law partner of William Jennings Bryan when the latter first was named for the Presidency.

Charles W. Pool, vice president of the Service Life of Nebraska from its incorporation, and who had done considerable organization work, died at his home in Lincoln July 6, after a long

illness from a throat affection. He was 73 years of age. Mr. Pool was for many years a country editor, then he entered politics and filled the offices of state commissioner, state representative, speaker of the house and secretary of state, being four times elected to the office. He had filed for a renomination at the Democratic primary Aug. 12.

James R. Pitcher, service supervisor of the group department Equitable Life New York, has been three years with the company in New York and is doing work which entitles him to be called "a chip of the old block." His father, James R. Pitcher, who died nine years ago, was a pioneer in accident insurance and was founder and chief executive of the old United States Mutual Accident of New York City.

Clarence C. Wysong, Indiana insurance commissioner, who is spending two weeks at Lake Wawasee, Ind., with his family, was in Indianapolis Monday to look over his mail. He reports that he is using very successfully a craft of fish hounds which he bought from Jess Read, insurance commissioner of Oklahoma. "In fact," Mr. Wysong stated, "I have been so successful that I now have fish to peddle among the cottagers around the lake and have become known as 'Ivan, the fish peddler.' The fish hounds, he says, are well trained, working without a lead and dropping the captured fish at the feet uninjured. He hurried back to the lake Monday night.

Frank E. Helvey, secretary of the Insurance Federation of Nebraska, who has very capably represented the insurance interests of the state at legislative sessions for a number of years, has filed in the Republican primary Aug. 12 as a candidate for the state senate from Lincoln. Mr. Helvey has two opponents.

Ben Lee Butler, secretary of the Montgomery, Ala., Association of Life Underwriters and cashier of the New York Life branch, has been married to Mrs. Dewey S. Loves.

Mr. Butler has been cashier of the New York Life in Montgomery about five years, going there from the Shreveport office.

Sidney M. Auer, one of the leading members of the Willard Regan agency of the Connecticut Mutual Life in New York City, died suddenly last week. Until two or three weeks ago he had apparently been enjoying good health. Mr. Auer had been with the Connecticut Mutual for some years and was a large and successful producer from the start.

A. O. Swink, president of the Atlantic Life, takes a hopeful view of conditions. He recently returned from a tour of the midwest agencies with William H. Harrison, vice-president and superintendent of agencies. While there an unquestionable let-up, many signs of improvement were seen. Vice-president Harrison in the past two months has visited all of the company's agencies in 26 states, including the Pacific coast.

George Huskinson, who recently resigned as Illinois superintendent of insurance, was in Chicago this week visiting some of his friends. He will go to Pueblo, Colo., where he will remain until fall. Mr. Huskinson has not decided on his future course but supposedly will make some insurance connection.

Griffin M. Lovelace, vice-president of the New York Life, is spending the month at his country home at West Hartford, Conn., with his wife, considerably overcome by the sudden loss in

urred last month, when their only daughter, Miss Alice Hayes Lovelace, 4 years old, died suddenly after a prolonged ear trouble. Complications following an operation caused her sudden death while Mr. Lovelace was on a speaking tour among agencies. Miss Lovelace was born in Paris, France, in 1906 and attended Horace Mann School in New York, after preparation in Hartford schools. She was graduated from Barnard College, the women's college of New York University, in 1928 and for the past two years had been studying landscape architecture at Columbia University. She had expected to complete her studies in England.

M. A. Linton, vice-president of the Provident Mutual Life, visited the Minneapolis office last week and was guest at a luncheon given by agents there. Mr. Linton is spending his vacation in northern Minnesota.

Commissioner **Lloyd Dort** will be one of the speakers at the annual celebration of Nebraska Insurance Day to be

held in Omaha this year on Oct. 10. Mr. Dort has been suffering from an accident of a peculiar nature. He was taking a healthy swing at a golf ball, when his foot slipped. He fell, but the swing of his iron was so powerful that its heel struck him a severe blow in the back.

Thomas A. Buckner, vice-president of the New York Life, concluded his agency tour of the country last week on the west coast and sailed for Hawaii for a vacation before returning to the office in New York.

Henry J. Powell, general agent in Louisville for the Equitable Life of New York, will sail July 22 for six weeks in Europe.

Ralph W. Hoyer, general agent of the John Hancock Mutual Life at Columbus, O., has been elected president of the Columbus chamber of commerce. He served as general chairman during the "Forward Columbus" movement which the chamber recently put on.

LIFE AGENCY CHANGES

Opens Women's Department

Russell Law Goes to Baltimore

Oklahoma City General Agent Succeeds Miller in East—Laffer & Irwin Get Appointment

The Manufacturers Life of Canada established a women's department in connection with its Chicago agency in charge of Miss Dorothy W. Splatt, who has been Chicago cashier for five years and formerly was cashier at the home office agency for an equal length of time. Miss Splatt has been a most efficient cashier and in connection with her work has written considerable personal business. She is thoroughly trained in the Manufacturers Life service and is well acquainted with its policies and practices.

Harold B. Neild, who has been assistant cashier at the Montreal agency, succeeds Miss Splatt as cashier in Chicago. Miss Splatt has opened an office at 1956 State Bank building in connection with the Chicago agency, which is in charge of M. A. Goldstein. Miss Splatt in addition to producing personal business will develop women agents. She has given considerable attention to sub-standard risks and the particular facilities that the Manufacturers Life has in this connection. She will extend her service in this direction as well as specializing on investment policies for women. The Manufacturers Life is extending its work developing women agents. It has a women's department in connection with its Detroit agency.

W. Dick Trotter

New Managers Named in Ohio

H. G. Johnson Heads Cleveland Office of Bankers Life—H. F. Garrett to Cincinnati

Harold G. Johnson, for the past year agency manager for the Bankers Life of Iowa at Buffalo, has been appointed agency manager at Cleveland, succeeding G. R. Craft, veteran of the Bankers Life organization, who resigned because of advanced age and impaired health.

H. F. Garrett, associated with the Cleveland agency since 1924 and agency supervisor for the past four years, was appointed agency manager at Cincinnati, succeeding R. A. Maddock, resigned.

Both Mr. Johnson and Mr. Garrett have come up from the ranks. Mr. Johnson started in 1925 in the company's Pittsburgh agency. He quickly became one of the company's leading producers and was appointed agency manager at Buffalo in 1929. Mr. Garrett has been one of the leading producers of the Cleveland agency and has accomplished noteworthy organization work there.

Mr. Craft, who is retiring as agency manager at Cleveland, has just rounded

out his 30th year with the company.

W. A. Harper

BANKERS LIFE INSURANCE COMPANY of Nebraska

HOME OFFICE: LINCOLN, NEBRASKA

W. A. Harper becomes general agent of the Continental Life of St. Louis at Nashville, Tenn. Mr. Harper is an experienced old line life man with a splendid production record. He will have offices in the Nashville Trust building.

W. O. Parsons

Ambitious men between the ages of 28 and 45 who desire advancement should write in confidence.

The Volunteer State Life has appointed W. O. Parsons manager in Roanoke, Va. He has been with Equitable Life of New York for the past 14 years. His offices will be at 409 Liberty Trust building.

CAN YOU HANDLE MEN?

If you are an experienced life underwriter and can secure and manage agents we can offer you a most attractive general agents contract in

ILLINOIS PENNSYLVANIA OHIO - - IOWA WEST VIRGINIA

If interested write for cities in which openings now exist.

Our six helping points which will be explained upon request will aid you in building up a successful general agency. You will at all times be given the whole-hearted sincere support of the Home Office.

Ambitious men between the ages of 28 and 45 who desire advancement should write in confidence.

BANKERS LIFE INSURANCE COMPANY of Nebraska
HOME OFFICE: LINCOLN, NEBRASKA



Prospects Are Interested

We offer you the following facilities which interest your prospect in our company and agency.

A company that offers an unusual direct mail prospect campaign.

An outstanding, beautiful agency home in which to work and bring your prospects.

The opportunity to associate yourself with successful underwriters.

An atmosphere of friendly cooperation in which to work.

A fully equipped agency medical department.

Men interested in becoming successful Life Underwriters or those desiring new connections with an aggressive well-known agency should write in confidence.

Darby A. Day Agency

The Union Central Life Insurance Co.
23rd Floor, Bankers Bldg.
State 5200
CHICAGO, ILLINOIS

HOME LIFE INSURANCE COMPANY

of New York
A COMPANY OF OPPORTUNITY

Ethelbert Ide Low,
Chairman of the Board

James A. Fulton,
President

On Agency matters address
H. W. Manning, Superintendent of Agencies
256 Broadway, New York

WANTED—AGENCY SUPERVISOR

Chicago Gen. Agt. very popular, progressive 50 year old life Co. (mutual) wants high class supervisor with good record and references. Must be good personal producer able to interest and start new men and build successfully. Attractive contract with chance to build nice proposition. Address General Agent, Suite A-759 Insurance Exchange, Chicago.

out a quarter of a century with Bankers Life. On the advice of physicians he will seek a dryer climate in an attempt to check inroads of sinus trouble and bronchial asthma. He will, however, retain his residence in Cleveland and a contract with the Cleveland agency.

Duncan Kentucky Manager

D. J. Duncan, president of the D. J. Duncan Agency, with offices at 590 Starks building, Louisville, has been appointed Kentucky state manager for the accident and health and life departments of the Provident Life & Accident. This is an incorporated agency, the stock of which is owned principally by its producing representatives.

Paul R. Teitrick

Paul R. Teitrick has been appointed general agent of the Union Central Life at Harrisburg, Pa., succeeding his father, the late R. B. Teitrick, who died in June. He has been a personal producer in the Harrisburg agency for the last six years. He graduated from Penn State College in 1923.

Frank O. Gregg

Frank O. Gregg, for the past four years district manager for the Alamo Life in north Texas, has resigned to become general agent for the Western States Life in the same territory.

Albert B. Peacock

Albert B. Peacock, for several years a prominent unit manager for the Equitable Life in New York City, has been appointed an agency manager over a new office being opened at 16 Court street, Brooklyn, the second Brooklyn

agency for the company. Mr. Peacock after several years as traveling salesman in his native territory in the south joined the Equitable in 1923. He had an excellent record as personal producer and in 1927 was appointed under manager in the I. A. Lewis agency in New York.

Life Agency Notes

The All-States Life has entered Arkansas and **R. H. Smith**, inspector of agencies at Memphis, will take over the territory. Mr. Smith is a cousin of C. Brooks Smith, former Alabama insurance commissioner.

* * *

The First National Life of Alabama has located district offices in Laurel, Miss., with **E. F. Griffin**, formerly of Jackson, Miss., in charge.

* * *

Guerant & Harris, general agents of the Provident Mutual Life at Spartanburg, S. C., have dissolved partnership with Philip G. Harris resigning. O. W. Guerant has been appointed general agent with headquarters at 194 East Main street.

* * *

After five years' successful service in the field **Carey S. Brockell**, formerly assistant at Cincinnati Park, has been appointed superintendent for the Western & Southern at Lansing, Mich. Mr. Brockell has been prominent as personal producer.

* * *

Clarence W. Gunn, district manager of the Massachusetts Mutual Life at Paris, Ill., has resigned to become agency supervisor of the Fred T. Rench general agency of the National Life of Vermont at St. Louis.

EASTERN STATES ACTIVITIES

Stevenson Writes 21 Million

Penn Mutual's Philadelphia Agency Makes Huge Six Months' Gain—Has 252 Producers

1929, with a \$750,000 paid-for gain. The number of producing agents at work when Mr. Stevenson took charge of the agency was 78, and the present force is 252.

Life Underwriters in Field Meet

For the fourth consecutive year the Elliott agency of the Travelers won the annual track and field meet of the Buffalo Life Underwriters Association. Calvin S. Elliott, head of the agency, offered a second valuable trophy for the agency winning the meet, as the first one had become the permanent possession of his organization by virtue of three consecutive victories. The Prudential and Connecticut Mutual teams tied for second and the State Mutual was next in line. More than 500 attended the outing.

CENTRAL WESTERN STATES

Discuss Chicago Fair Plans

Extent of Insurance Participation in 1933 Exposition Considered by Federation Officials

Insurance men will participate in the Chicago Fair in 1933. A luncheon was held this week under the auspices of the Illinois Insurance Federation so that some of the officials would confer with A. D. Albert, assistant to the president of the exposition. This was a preliminary conference to decide just how insurance will fit into the general program. Those representing the federation were President H. M. O'Brien, Chicago Fire & Marine; Secretary E. M. Ackerman, C. H. Burras, National Surety; F. M. Chandler, Employers Liability; R. W. Stevens, Illinois Life.

Writes Many Lines

Although it has been licensed to write insurance in seven states, including

Missouri, the Town & Village Insurance Service, Inc., 135 East Gay street, Columbus, O., is confining its activities at this time to Ohio and West Virginia. The company writes life, health and accident, automobile and various lines of casualty insurance. The president is Murray D. Lincoln, who is also connected with the Ohio Farm Bureau Federation. E. C. Anstaett is secretary-treasurer of the organization.

Williams at Lima Banquet

President W. J. Williams and a party of officials of the Western & Southern Life attended a banquet at Lima, O., at which President Williams presented the Lima district a plaque in recognition of its leadership in a recent business campaign.

Boyd Gives Agents Picnic

About 150 agents of the Equitable Life of Iowa's northern Indiana district and their families were guests of Lowell T. Boyd at his country home.

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IN THE MISSOURI VALLEY

Fischer Agency Has Meeting

Massachusetts Mutual General Agent at St. Louis Awards Prizes—Expresses Optimism

Thirty-two members of the Chester O. Fischer agency of the Massachusetts Mutual in St. Louis held their semi-annual breakfast and business meeting there. W. Scott Smith, president of the agents' association, reviewed progress in the first six months. The agency paid for \$5,184,623, a 10½ percent gain over the same period in 1929. Mr. Fischer awarded prizes to agents for good work and presented William A. Berryman, manager policy analysis department, a pen and desk set as a farewell gift. Mr. Berryman left for Kansas City where he becomes assistant to General Agent Charles F. Scott of the Massachusetts Mutual.

Mr. Fischer said he believed it would be more difficult to sell life insurance the next six months, but that he believed hard work would put the agency over the \$10,000,000 quota set six months ago. The theme of his talk was, "Why the Life Insurance Business Is a Good Business." Mr. Smith closed the meeting by presenting Mr. Berryman with a cocktail service set, a gift of the agents' association.

Has Six Million for June

The Kansas City agency of the Equitable of New York had \$6,208,160 of business signed and examined during June, the largest month in the history of the agency. This did not include approximately \$2,500,000 approval business. The business was written on 938 cases by 157 agents and represented an increase of 30 percent in applications and more than 30 percent in volume.

Another Two Million Month

The White & Odell agency, Minnesota state agency for the Northwestern National Life of Minneapolis, which recently passed the \$100,000,000 mark of insurance in force, registered another \$2,000,000 month in June when a total of \$2,253,808 of new business was rolled up. This is the largest volume ever produced by the agency in June.

Topeka Life Men Back Hobbs

Life insurance men of Topeka have joined in a campaign for the renomina-

HOBBS II RULED OFF OF TICKET IN PRIMARY

TOPEKA, KAN., July 10.—E. O. Hobbs of Kansas City, Kan., has been ruled off the primary ticket as Republican candidate for insurance commissioner by the state contest board on the ground that he is not well versed and has had no experience in insurance business. Mr. Hobbs's attorneys claim the board has no right to examine into the qualifications of the candidate and will contest its decision in the supreme court. It was thought that the similarity of names of E. O. Hobbs and Commissioner Charles F. Hobbs, who is a candidate for reelection, would result in a loss of votes for the present commissioner.

tion and election of Charles F. Hobbs as insurance commissioner. A committee of 15 was named to arrange for the campaign. The committee is headed by W. H. Luellen, general agent for the Peoria Life.

Southern States Local News

Brooks Sets Week's Record

Charlotte District of Jefferson Standard Life Produces \$1,059,000 New Business on 542 Cases

By producing \$1,500,000 in new business from 542 cases within one week's time, the 45 agents comprising the staff in the Charlotte district of the Jefferson Standard Life, headed by Manager W. Lester Brooks, conclusively proved that good business is still to be had by those who go after it.

The production was made in the Charlotte district's annual Loyalty Week drive ending June 30, and in spite of the heralded business depression, the business secured was \$500,000 greater than ever received in any other Loyalty Week effort. The Charlotte district includes

Sets High Record



W. LESTER BROOKS

W. Lester Brooks, manager of the Charlotte district office of the Jefferson Standard Life, actively directed the annual Loyalty Week drive for business, which netted 542 applications for \$1,509,000 in new business for 45 agents in 11 lower North Carolina counties.

11 lower North Carolina counties.

The chief objective was the greatest number of applications and J. V. Barringer was winner with a total of 40 for aggregate business of \$66,750. H. P. Elliott was second with 36 applications for \$59,000 and Ernest Howie was third with 33 applications for \$104,500. Manager Brooks was fourth in number of applications, with 30 to his credit, but he was far and away the leader in total business with \$221,000.

Every man of the 45 qualified for honors in the week's effort by producing a minimum of three cases for a minimum total of \$10,000.

Will Supervise Texas

R. M. Adams, who becomes Texas supervisor for the Volunteer State Life, was connected for a number of years with the Kansas City Life general agency at Dallas as supervisor. For the last two years he has been doing some supervising work in the state for the

COLLECTS MILLION, USES ONLY 2 PER CENT OF IT

TALLAHASSEE, July 10.—For five consecutive years the Florida department has collected taxes in excess of \$1,000,000 annually from insurance companies operating in Florida, according to a statement by Commissioner W. V. Knott. Collections for the fiscal year ended June 30, 1930, were \$1,014,487.

Expenses of administering the department amount to less than 2 percent of the taxes collected, which for some years past have constituted the principal source of income for the general revenue fund of the state, next to the direct levy on real and personal property and railroads.

Jefferson Standard Life. His headquarters are in the Santa Fe building.

Funeral Association Under Fire

The National Funeral Association of Memphis is again under scrutiny of the Tennessee department. The attorney-general recently held that the association could not operate without procuring a license from the insurance department.

R. M. Henery, president of the association, said:

"We have obtained 6,000 contracts in the 14 weeks we have been in Memphis and we don't intend to quit now. We went to the insurance commissioner and he ruled that we didn't come under his jurisdiction. We then filed application with the secretary of state. It was approved and we will conform with no other law."

Industrial insurance companies of Memphis have been interested but silent onlookers. So far they have taken no action in the matter and it is not thought that they will.

Midland Holds Regional Conference

A regional convention was conducted by Daniel Boone, president of the Midland Life, and O. C. Thornton, assistant secretary, at Wichita Falls, Tex., for producers from north central Texas, Conservation and the policyholders' month which will be conducted in October were discussed.

Wide-awake **life underwriters** subscribe for personal copies of The National Underwriter.

MODERN PROTECTION

In accordance with its progressive plan for up to the minute service to policyholders and agents, the United Life and Accident Insurance Company

ANNOUNCES

a new line of Juvenile policies which will be issued from birth to age fourteen on either short or long term endowments, including twenty payment endowment at age 85. Additional benefits are also issued with these contracts which provide for waiver of premium in the event of death or total and permanent disability of the premium payor.

For complete information write direct..... and directly

EUGENE E. REED, Vice-President

THE GUARDIAN LIFE
ESTABLISHED 1860
INSURANCE COMPANY of AMERICA
50 UNION SQUARE · NEW YORK CITY

UNITED LIFE AND ACCIDENT INSURANCE COMPANY
United Life Building
Concord, New Hampshire

Originators of Life and Accident insurance united in one policy.

ARE YOU AWAKE TO OPPORTUNITY

Life Insurance Men of Vision Know That the Greatest Opportunity

Is with the Company That Is
NOT TOO LARGE NOT TOO OLD
NOT TOO SMALL NOT TOO YOUNG

The Solid Growing Company Officered by Men Who Are Agency Minded

WE HAVE THE TOOLS

Participating and Non-Participating Policies—Men and Women on Equal Terms—Total Disability and Double Indemnity

Circularization, Aids—Supervisor's Help—Direct Contracts, Human Relations, Liberal Contracts and Special Producer's Clubs

If You Are Ready for a General Agency There is Desirable Territory Open in
IOWA—NEBRASKA—MINNESOTA—AND SOUTH DAKOTA

THE OLD LINE CEDAR RAPIDS LIFE INSURANCE COMPANY

Jay G. Sigmund—Vice-Pres. & Agency Director
COL. C. B. ROBBINS, Pres. C. B. SVOBODA, Secy.
CEDAR RAPIDS, IOWA

NEW PAID INSURANCE—1929
\$147,858,997

INSURANCE IN FORCE
\$1,202,101,059

NEW ENGLAND MUTUAL LIFE INSURANCE CO.
BOSTON, MASS.

Chartered 1835

Organized 1843

The Rewards of Consistency

IF A BUSINESS MAN takes care of his business, the business takes care of him. Life insurance field work is a business, and subject to the principles of general business. Those who achieve in this work are those who give it their undivided and full thought and effort. Isn't this merely natural and logical?

Life insurance field work under satisfying conditions is a career giving opportunity for achievement and profit according to ability and undivided effort. THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK affords such conditions to its field workers. Life insurance in all standard forms, annuities, disability and double indemnity benefits, prompt and equitable dealings, and facilities for serving policyholders in practical ways combine to make its agency force successful.

Earnest-minded men and women of character and ability contemplating a career in full-time field work are invited to apply to

The Mutual Life Insurance Company
of New York
New York, N. Y.

34 Nassau Street
DAVID F. HOUSTON
President

GEORGE K. SARGENT
2nd Vice-President
and Manager of Agencies

GLOBE LIFE INSURANCE CO. OF ILLINOIS
431 S. Dearborn St.

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President

WM. J. ALEXANDER
Secretary

Successor to

GLOBE MUTUAL LIFE INSURANCE CO.

INCORPORATED 1895

T. F. BARRY, Founder

"WHAT to Say" by J. B. Duryea.—Actual interviews of a big successful life insurance salesman, illustrating every step in the sale, how to obtain prospects; how to secure the information needed about prospects; how to turn objections into closing arguments; how to analyze the prospect's needs, his views and prejudices; how to present your proposition to various kinds of prospects. Price \$1.50.

Order from the National Underwriter, A1946 Insurance Exchange, Chicago.

PACIFIC COAST AND MOUNTAIN

Medical Foundation Is Formed

H. A. Binder of Massachusetts Mutual Heads Movement to Furnish Medical Care at Reduced Cost

SAN FRANCISCO, July 10.—H. A. Binder, general agent of the Massachusetts Mutual Life in San Francisco, has announced the formation of the Medical Foundation of America, for the purpose of bringing the costs of medical care within the means of persons of average incomes. It is planned by Mr. Binder to establish the first unit of the Foundation in San Francisco with a completely equipped hospital staff of eminent physicians, surgeons, dentists, oculists, etc., who will render medical aid "at cost." Under the plan, according to Mr. Binder, "it will be possible to have a doctor call at the home for a fee of \$1.75 as against the \$5 to \$10 generally charged. If the patient elects to call at the hospital for treatment, the charge will be only \$1.25."

Commenting on the purpose of the new organization, Mr. Binder, who makes it clear that the Foundation is not a "charitable institution," says: "The purpose of the Medical Foundation will be to reduce the present costs of medical attention and hospital care without in any way lowering the quality of the service and the net incomes of the members of the professional staffs. As a matter of fact, the latter will fare even better than the average in the amount of annual compensation. The Foundation will not be a philan-

thropic affair, but will occupy a position distinctly different from the clinics. It will be the means of providing the best and fullest service to the self-respecting, paying public particularly those with incomes ranging from \$1,000 to \$3,000 a year, to whom present medical costs are frequently real burden."

The reduced charges to the public are to be made possible through the elimination of the waste responsible for present high costs, according to the originator of the plan.

Mr. Binder was the principal speaker at the Methodist Temple Sunday evening, July 6, when he explained the aims and purposes of the Foundation.

Southland's California Manager

H. S. Bridgewater, who was formerly superintendent of agents for the Great Republic Life, has been appointed California state manager of the Southland Life of Dallas, Tex., with headquarters in Los Angeles.

Los Angeles Agencies Join

Consolidation is announced of two of the largest agencies in Los Angeles—the Behrend-Levy agency and L. P. Rosen Company, under the title Behrend-Levy-Rosen Company. Officers are: President, Sam H. Behrend; first vice-president and general manager, L. P. Rosen; second vice-president, H. T. Paddock; treasurer, I. O. Levy; secretary, A. M. Sidman. Offices will be maintained in the former Behrend-Levy headquarters in the Insurance Exchange building, and fire, casualty, marine and life will be written.

NEWS OF FRATERNALS

Object to Step-Rate Method

Fifth Petition in Modern Woodmen Alleges Confiscation, Disqualification from Referendum

The Modern Woodmen again is in court, the fifth law suit arising from the rate increase controversy having been filed in Sangamon county circuit court at Springfield, Ill., by four men of that city, all at least 70 years old.

An injunction order is asked to restrain head camp officers from collecting from them or any other members over 70 years of age sums in excess of their present payments and from terminating their memberships for nonpayment of current cost rates.

The complainants are J. W. Barrett, Jacob Pressley, P. E. Taintor and O. L. Triebel, all policyholders. Their attorney is Leslie G. Pefferle, who is counsel in other litigation.

It is claimed that these four men received notices of their new rates under the current cost or step-rate plan, payments being due July 31. It is claimed Mr. Barrett's \$2,000 policy, issued in 1888, now will cost him \$8.50 a month as against \$2.10; Mr. Pressley's \$3,000 policy, issued in 1892, \$17.10 compared with \$4.05; Mr. Taintor's \$2,000 policy, issued in 1891, \$18.60 against \$3, and Mr. Triebel's \$2,000 policy, issued in 1889, \$9.40 against \$2.30.

The bill alleges that these four members will be deprived of their property without due process of law and will be compelled to drop their insurance if the step-rate plan is permitted to be made effective.

It is also claimed that if they are forced out of the society they will be unable to participate in a referendum on the rate plan. A mandamus suit, in which it is sought to compel the officers to submit to a referendum, now is pending in the same court.

ASSOCIATIONS

Montgomery, Ala.—Unless the president, J. Allen Hopkins, calls a special meeting, there will be no session of the Montgomery association until September.

* * *

Sonoma County, Cal.—Karl L. Brackett of the John Hancock Mutual Life, president of the San Francisco association and C. W. Peterson of the Phoenix Mutual Life, past president, were principal speakers before the Sonoma county association at Santa Rosa, Cal., July 1. The San Francisco association was instrumental in the formation of this new association about three months ago.

* * *

San Francisco—A special meeting of the San Francisco association is to be held July 24 to hear Tressler W. Callahan, manager of general agencies of the John Hancock Mutual Life, speak on "Complete Life Insurance Program."

* * *

Cleveland—The annual golf tournament of the supervisors group of the Cleveland association was held this week at the Ridgewood golf course. J. S. Williams, State Mutual, is chairman of the group and Lou Schenck, John Hancock, is chairman of the tournament.

* * *

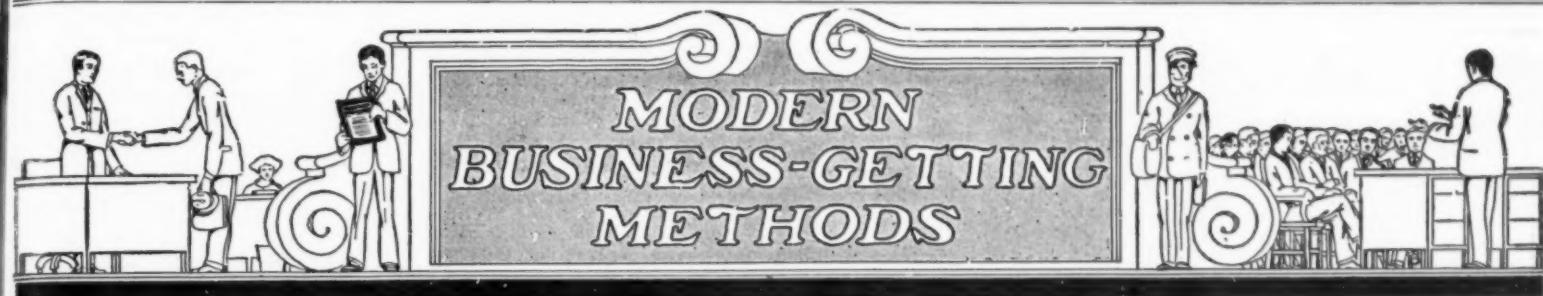
South Bend, Ind.—John F. De Haven Equitable Life of New York, was elected president of the South Bend association at its last meeting. Harry L. Rosen Metropolitan Life, was made vice-president, and Henry Chillas, secretary-treasurer. Tecumseh Kilgore, Union Central Life, was elected executive committee-man of the National association, and will attend the annual meeting at Toronto. Frank Gagen of the Hobbs Equitable Life of New York agency in Chicago, gave a talk on selling life income insurance.

* * *

Rochester, N. Y.—The Lincoln-Alliance Bank & Trust Company gave a dinner to the Rochester association last week 180 underwriters attending.

Clinton Davidson, president of the Estates Planning Company, spoke. President-elect James L. Wright, Connecticut General, was installed.

* * *



Sales Training Plans are Brought Out at Meeting

By LEVERING CARTWRIGHT

COLORADO SPRINGS, COLO., July 10.—Within the shadow of Pike's Peak, nearly 200 Minnesota Mutual executives, general agents and salesmen have been devoting at least six well planned hours each day to chores. Between sessions every form of sport and recreation has been available to the hard workers who qualified for the round up. Falling just a month before the Minnesota Mutual celebrates its fiftieth anniversary and occurring in the year during which the company's insurance in force has passed the two hundred million mark, this fifteenth convention was an occasion of exceptional interest.

There was little oratory at this convention, but into the hopper

went a multiplicity of valuable ideas, practical recital of experience, pooling of helpful advice and friendly criticism. Friendliness and disposition for hard work seemed to the observer at the sessions to be two outstanding characteristics of the Minnesota Mutual. Friendliness not only between agents but between agents and executives. Vice-President O. J. Lacy was not Mr. Lacy to the agents, but "O. J.", and President T. A. Phillips was "Phil." Between sessions Mr. Lacy, H. W. Allstrom, vice-president and actuary, Harold J. Cummings, superintendent of agencies, and other executives might be seen walking arm in arm with agents, helping to solve individual problems of the field.

Evidence of Industry Everywhere Apparent

The disposition to hard work was manifest in the prompt arrival of agents at the meetings and their enthusiastic attention to the program during long hours. Another indication of this characteristic was the frequent advice of speakers that agents and managers keep farmer's hours. Arrival at the office later than 8:15 a. m. is inexcusable, Mr. Lacy and other speakers declared. Furthermore the laborious care with which the program was arranged and executed was evidence that the Minnesota Mutual does not shun day labor.

Another obvious Minnesota Mutual quality is thrift. Half jocularly, Mr. Lacy informed the conventioners that the roundup was costing the company \$1,000 an hour, \$17 a minute. Speakers and listeners alike were impressed. Each speaker exhibited great effort in attempting to make his \$17 minutes pay dividends and the audience received his remarks in the same spirit.

General Agents Had the First Two Days' Workout

Monday and Tuesday of the convention were dedicated exclusively to the general agents whose theme was "Agency Building" while Wednesday and Thursday were agents' days, during which "Organized Presentation" was the bull's eye.

When the general agents entered the convention hall for the first session Monday, they were faced by Mr. Lacy's three R's of life insurance printed in bold letters on a white screen—success comes from: 1. Definite working plans. 2. Definite selling methods. 3. Definite objectives, no substitutes will do.

In expounding the virtues of a definite working plan, Mr. Lacy found an analogy in the automobile mechanic who

earned perhaps \$2.65 a day 20 years ago, whereas a Ford worker today makes \$6. The mechanic's income has been more than doubled because he is following a definite working plan, according to Mr. Lacy. Likewise the income of workers in nearly all other industries has increased in the same or greater ratio for the same reason.

Life Insurance Needs Definite Working Plans

Although the production of the average full time life insurance salesman has increased about 50 percent in 15 years, from \$800,000 to between \$110,000 and \$120,000, Mr. Lacy made the criticism that definite working plans comparable to those in other enterprises have not been provided for the life salesman. Instead of only 50 percent average increase, there should have been a 200 or 300 percent gain.

"This hotel," Mr. Lacy declared, "wouldn't put a bellhop to work with instructions comparable to those many new insurance salesmen receive, which is, 'Here's your rate book, go to it.' Among those salesmen who are provided with a definite working plan, and who use it, 90 percent can be guaranteed success, Mr. Lacy said. A daily report each night and a summary each week are indispensable factors in the working plan, the speaker added. "Without these reports," he said, "you can't reap a full harvest from a full day's work."

New Salesmen Not Given Proper Selling Methods

Similarly, Mr. Lacy observed that life insurance has been deficient in preparing new salesmen with selling methods. "The boxing commissioner of Minnesota," he stated, "requires more of a four round preliminary boxer, than many insurance companies require of their new salesmen before sending them out to canvass." General agents, Mr. Lacy declared, should drill their neophytes in at least two definite selling plans. The initiate should know 90 percent of what he will say to his prospect and the manager should assign him to prospects of his own social and economic background.

The various contests, clubs, honor rolls are arranged by the Minnesota Mutual, Mr. Lacy said, to provide the third essential of success, a definite objective.

The general agent should impress his staff with the importance of a definite objective, especially a minimum objective, that should be \$100,000 a year. Un-

less that goal is attained the agent can't earn a living.

The practical addresses of A. O. Eliason, Minnesota, and C. H. Simpson, North Dakota general agent, were particularly instructive and were widely discussed. Mr. Eliason related specifically the problems and solutions of a city manager while Mr. Simpson talked from the country viewpoint.

Foremost among the articles of Mr. Eliason's faith is a budget and a record of the general agency's operations. "The general agent," he said "should not be an ostrich. He should know the cost of his business, income, allocation of expenses, activity of branch manager and individual agent in getting and conserving business. He should have complete and comparative records of applications, complete an examined business, net is sued business and rejections."

Mistakes Can Be Caught from Well Kept Records

From these records, mistakes may be discerned and steps taken to correct them. For instance, a survey of the Eliason operations, the speaker said, showed one time that although the expense of conservation was lower than normal, the expense of obtaining new business was too high. Accordingly, a crusade for larger sized policies was initiated. In commenting on the general agent's problem of recruiting, Mr. Eliason said that the question is not to get men, but to get good men. Failures in other lines are not suitable candidates for insurance salesmen. The proper prospect is a man earning more than \$300 in another enterprise. A list of such salaried men, the Eliason agency obtains from income tax records. Such are approached preferably by personal interview, otherwise by circularization. Mr. Eliason reported that prospective agents are not "sold on the idea" of signing an agency contract but on the idea of entering the two weeks' salesmanship school, which the agency conducts every two weeks.

General Agent Responsible for the Field Worker

It's usually the fault of a general agent if a salesman doesn't succeed, Mr. Eliason said, and the general agent is even more culpable if he doesn't eliminate the failure quickly in the process of secondary selection. Personal supervision in the field, he added, is indispensable. The general agent should accompany the novitiate and engineer the first interview. The second interview should be turned over to the freshman with the general agent for an audience. Intelligent and tolerant criticism and suggestion should follow.

The general agent should divide commissions with the tenderfoot on these initial cases, otherwise, if full commission is allowed, the new agent is induced to become a "leaner," Mr. Eliason said.

Eliason Shuns Advances to the Rate Book Men

Another Eliason principle is refusal of advances to salesmen. The general agent should help the agent "in every legitimate way except to give him money." When it is requested the agent should be kindly advised to earn the money he needs. Of the men entering his agency, Mr. Eliason estimated that one out of four succeed. Nine days are usually sufficient to determine a new agent's potentialities, Mr. Eliason declared. With rare exceptions, he added,

if an agent does not mature into a successful producer within three months he should be discarded.

In a homely matter of fact talk, Mr. Simpson outlined the general agent's problems in the country. He agreed with Mr. Eliason in the necessity of personal supervision of agents and refusal of advances. He said that he never accompanies an agent on a case unless he can add something to the agent's selling knowledge.

E. W. Randall Told of Company's Growth

In selecting men the problem is not, according to Mr. Simpson, "whom can I get, but whom do I want?" The preferable age of a salesman is between 25 and 50 with greater favor for the older ages. After the suitable prospect is sighted, he should be interested in the general agent personally, the business and the company.

E. W. Randall, chairman board of directors, viewed life insurance in retrospect and predicted that its future growth will be as geometrically progressive as its past growth. Life insurance, he said, has experienced its phenomenal growth during the lifetime of men now living. The Minnesota Mutual, he declared, has 30 percent more paid for business on its books than all the companies in the United States in the year of his birth. He reported that the Minnesota Mutual on June 30 had \$202,600,000 paid for business on the books, which places it 49th among the 305 old line legal reserve companies in the country.

Agency Managers Gave Some Practical Talks

Ray P. Cox, manager western agencies, presented a plan for interviewing prospective agents diplomatically to determine their aptitude. Whether the prospect is of negative or positive disposition is important. Whether he really wants to succeed is another factor. Imagination in conceiving a prospect list and his willingness to sacrifice some income in order to achieve greater future success should be determined.

A. Howard Blanton, manager eastern agencies, painted the "qualifying characteristics of a well rounded Minnesota Mutual general agent." Intuitive selection was the first. Others were super-salesmanship in selection; judgment in determining prospective agents, initiative and originality—his prospect-mindedness; ability to make practical territorial surveys and select the type of agent most adaptable to the population from which the greatest volume and highest quality of volume will be solicited; the art of imparting one's knowledge quickly to agents in simple and condensed form—a good teacher; a good individual personal producer and a good joint personal producer; the art of being a diplomatic disciplinarian; tendency to use and encourage the use of mechanical facilities in supervision; the actual practice of handling the agency finances on an economical and sound business basis and leading one's agents to do likewise, and supervision.

Application of Knowledge is a Great Essential

J. Herbert Snyder, supervisor central agencies, made the criticism that many agents spend too much time gaining a knowledge of the business and too little time in the application of that knowledge to selling. The agent should sell insurance not on the ground of how

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it is put together but what it can do for the prospect.

R. C. Lowe, supervisor southern agencies, remarked upon the difficulty of obtaining a general agent who combines managerial and salesmanship qualities. He added that the standard of agency qualifications is higher than it has been. It is becoming increasingly difficult for applicants to gain admission to agencies.

He advised general agents to look for potential salesmen among policyholders. "Look at every policyholder through agency material spectacles," he put it in an epigram. Prospective agents should be sought among people who are popular in clubs, in offices or in any human activity.

Caution is Urged on Non-Medical Applications

C. L. O'Brien, superintendent underwriting department, asked his audience to exercise exceptional caution in writing non-medical risks. The agent should approach the prospect with an open mind, not being prejudiced by apparently healthy appearance of the applicant. Include all medical information, however trivial it may seem, and let the home office be the judge.

The central feature of the producers convention was elaboration of a plan of organized presentation. The plan is designed to provide the agent with definite systematic methods of presenting the particular policy contract for the particular need. Mr. Cummings, who was in charge of the producers conference, introduced the new sales manual including the various set plans, which is based on a posterior experience of all classes of Minnesota mutual salesmen.

The so-called organized presentation is an adaption of the modern life insurance theory that the agent should be provided with definite, systematic plans for prospecting, selling, and analyzing his work.

Among other speakers were David O. Johnson, San Antonio, "What Do You Know About Your Agency?"; A. S. Chesson, North Carolina, "How a Working General Agent Finds, Selects and Starts an Agent Making Money"; Les Livengood, Danville, Ill., "Planning Ahead"; John V. Hines, Sacramento, "Carrying Plans Through."

Unable to Reach Agreement

Efforts to obtain an amicable settlement in the dispute between the Texas board of insurance commissioners and the Mississippi Valley Life over the deposit of funds to secure policies held by Texans have failed to bring about an agreement, Commissioner Tarver of Texas states.

The Mississippi Valley Life reinsured the Two Republics Life of El Paso in 1928, with an agreement with R. B. Cousins, Jr., then chairman of the Texas board, that sufficient securities would be deposited in Texas to protect fully the Texas policyholders and that further examinations be made by the Texas board. This agreement was not fulfilled, Commissioner Tarver said.

Volunteer State's Big Month

The Volunteer State Life closed one of the most successful months in its history. Its June record was the largest and finest of the year. It exceeded June of last year by 20 percent. During July the agents of the Volunteer State are producing in honor of A. L. Key, whose birthday anniversary falls on July 31.

Great Northern's Ohio Meeting

President H. G. Royer of the Great Northern Life, Chicago, and Vice-President John A. Sullivan, attended a meeting of the Ohio agency force at Cleveland this week, the theme of which was "Systematic Soliciting." Mr. Royer presided and made this the subject of his talk. He said he has noted this year that some companies have made continual gains in business, and there is only one explanation, systematized can-

vassing and seeing more prospects every day than before. A. R. Smith, general agent, whose offices are in the Rockefeller building, had charge of arrangements for the convention and took an active part in the discussions.

Celebrating Silver Anniversary

Joseph D. Cassidy is celebrating his silver anniversary with the Western & Southern Life of which he is superintendent of agencies. As a tribute to him the men under his supervision produced a large amount of business in a special campaign which will close with a banquet in Cleveland July 12. W. J. Williams, president, and C. F. Williams, vice-president, will honor him by attending the celebration.

During his 25 years of service Mr. Cassidy has had the honor of selecting, training and developing many of the company's leading producers. He has served as superintendent in South Bend, Indiana; Lima, Ohio; Dayton, Ohio, and Cincinnati, and has been superintendent of agencies since November 19, 1928.

Brooks Los Angeles Manager

The appointment of Dwight R. Brooks as agency manager for the National Life U. S. A., at Los Angeles has been announced by Stanley N. Randolph, agency supervisor at San Francisco. Mr. Brooks was formerly assistant to Wilmot M. Hammond, general agent at Los Angeles for the Aetna Life. In his new connection he succeeds F. A. Jones, who has resigned to devote his entire time to personal production.

Southern Central Appointments

The Southern Central announces that C. R. McAlister has been made district manager of the Hattiesburg, Miss., territory. W. D. Brewer and W. E. Phelps, Jr., have been appointed local agents at Hattiesburg. Clarke Sinclair and W. A. Johnson have been made special agents with headquarters at Corinth.

The company began business by using the new total and permanent disability clause and this clause appears in all of the policies requesting it.

John E. Dunn Dies

John E. Dunn, Connecticut state manager of the Union Central Life, died following an operation for gallstones in a hospital at New Haven. He was 64 years of age and had represented the Union Central for 26 years. He had been in life insurance work for 40 years.

Springfield Life Appointments

The Springfield Life of Springfield, Ill., has recently made a number of important general agency appointments. Godfrey Kueffer takes charge at Oklahoma City. His son is also connected with the agency, as is Ernest E. Porte. All these men are seasoned life underwriters. L. A. Alexander is the new general agent at Topeka, Kan. M. D. Johnson and Gregory B. Latzman have recently been appointed in Chicago. George W. Richards was recently made general agent at Los Angeles. He has an outstanding record for organization work.

Fishmans Sail for Europe

Mr. and Mrs. Martin Fishman of Detroit sailed on July 3 on the S.S. France for a visit to various parts of Europe, and will return to Detroit in September. Mr. Fishman is vice-president of the Detroit Life and manager of the Fishman Agency in Detroit. They were accompanied by S. Rose, one of the leading members of the Fishman Agency.

New California Company

A group of Long Beach and Los Angeles men have filed incorporation papers with the California secretary of state, announcing the formation of the Seaboard National Life of Long Beach with a capital of \$350,000.

Position Wanted

By young man with several years actuarial, accounting and general home office experience. Address P-86, National Underwriter.

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SWINK REPORTS MORE INSURANCE

Atlantic Life Insurance Head Reports Increase for Company.

In spite of generally unsatisfactory business conditions, the Atlantic Life Insurance Company reports new business substantially ahead of last year's record. Angus O. Swink, the president, stated today: "May and June were the best in the company's history in paid-for business, and a new mark was set for the first half of the year."

"The real thing that counts is the net increase of insurance in force," Mr. Swink said. "Our net increase for this year is 50 per cent in excess of the same period last year. We are adding to our manpower, and the company is showing a substantial increase in all accounts."

Mr. Swink takes a hopeful view of business conditions. He has just returned from a tour of the Midwest agencies made with W. H. Harrison, vice-president and superintendent of agencies. While there is an unquestioned let-up, many signs of improvement were seen. Mr. Swink is not permitting his force to relax, but is urging greater effort, and he reports results highly gratifying. A material increase in the company's force has been one way of meeting the challenge. He anticipates that greater advances will mark the second half of the year.

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